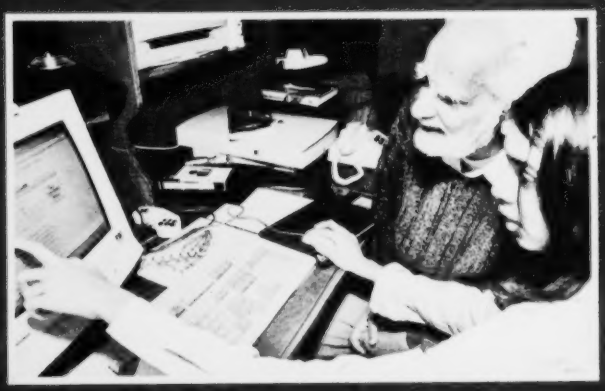
Revised January 2006



When I'm 64

A guide to benefits and services for people aged 60 and over

Legal Services Society

British Columbia
www.lss.bc.ca

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18th edition: January 2006
First published in 1978 by Westminster Community Legal Services Society

Acknowledgements
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Cover photos:
Health Canada website and Media Photo Gallery, Health Canada, www.hc-sc.gc.ca. Reproduced with permission of the Minister of Public Works and Government Services Canada, 2006.

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Inside photos: 411 Seniors Centre, Cynthia Bartholomew, Penny Goldsmith, and Sam T.L. Lam.

Thank you to the following people who helped with this revision: Fariba Aghdassi, Manjeet Chana, Pearl McKenzie, and Joanne Taylor.

This booklet is a publication of the Legal Services Society (LSS). LSS is a non-government organization that provides legal aid to British Columbians with low incomes. LSS is funded primarily by the provincial government, and also receives grants from the Law Foundation, the Notary Foundation, and, indirectly, the federal Legal Aid Renewal Fund.

Single copies of this booklet are available for free. Contact us for multiple copy prices. Copies are available from:

Distribution
Legal Services Society
400 – 510 Burrard Street
Vancouver, BC V6C 3A8
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E-mail: distribution@lss.bc.ca

When I'm 64 is also available in PDF at www.lss.bc.ca (look under "Resources," "Publications," then "Seniors").

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This publication explains the law in general. It is not intended to give you legal advice on your particular problem. Because each person's case is different, you may need to get legal help. The information in this booklet is up to date as of January 2006.

Library and Archives Canada Cataloguing in Publication Data

Main entry under title:
When I'm 64. - 1978

Imprint varies.
ISSN 0845 - 597X = When I'm 64

1. Aged - Services for - British Columbia - Periodicals. 2. Old age assistance - British Columbia - Periodicals. 3. Old age assistance - Canada - Periodicals. I. Westminster Community Legal Services Society. II. Legal Services Society of British Columbia. III. Title: When I'm sixty four.

HV1474.B7W33 362.6'3'09711 C89-081961-0 rev.

2008-03218/

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Introduction

This booklet tells you about the benefits and services you may be entitled to if you are 60 or over. Much of the information is about federal and provincial government programs for senior citizens in BC.

We have tried to answer four important questions about each benefit:

- How do I know if I qualify?
- How do I apply?
- How much will I receive?
- How do I appeal a decision I do not agree with?

This booklet is designed as a general reference tool. It will help you understand:

- what questions to ask, and
- where to go to get more information.

Sometimes, you will need to telephone a government agency. Before you call:

- be sure to have all your documents and identification cards at hand (for example, your Social Insurance Number card); and
- have paper and a pencil with you so you can make notes.

When you speak with someone at a government agency, ask that person for his or her name or ID number, and write it down. If you fill out or send forms and documents to a government agency, be sure to make and keep copies for your records.

We have tried to make sure that the information in this booklet is correct as of January 2006. The laws and benefits can change at any time. Some benefit amounts change several times a year to keep up with the cost of living, so many of the figures we give here will be out of date very soon. However, government agencies can give you the most recent facts and figures.

We hope that this booklet will meet your needs. It has four parts:

- Part 1 provides information about benefits.
- Part 2 provides information about services.
- Part 3 contains general information about controlling your own affairs.
- Part 4 is a resource section that lists services and people who can help you.

There is also a checklist on page viii of the benefits and services described in this booklet. Use this list to keep track of all the benefits and services that you may be eligible for.

Seniors counsellors

Many people find the different benefits and services confusing, or they have difficulty filling out forms. Seniors counsellors are volunteers who can:

- provide information about benefits and services for people aged 60 and over,
- put you in touch with service agencies, and
- help with applications and forms.

Some seniors counsellors are co-ordinated by health authorities or community service organizations. (They are no longer co-ordinated by the Office for Seniors, which has been closed.)

In Vancouver, contact the 411 Seniors Centre to find a seniors counsellor (see page 81). Outside of the Lower Mainland, contact your local health unit or seniors centre.

To contact your local health unit, look in the blue pages of your telephone book under "Health Authorities." (This section is between "British Columbia" and "Local & Regional Governments.")

If you are a status Indian

Some of the procedures around benefits and services are different for people of Indian status. Talk to your band or social development worker about which parts of this booklet may be helpful to you.

Using the websites in this booklet

The website addresses in this booklet are up to date at the time of printing. To keep them as current as possible, we provide only the address of the main site.

We recommend that readers make use of the Seniors Gateway to Legal Information and Resources at **www.seniorsgateway.vcn.bc.ca**. This site will provide up-to-date information about website addresses.

Checklist: What benefits and services are available to me?

This is a checklist of the benefits and services covered in this booklet. As you read through the material, check off all the benefits and services that you may be entitled to or sections you want to refer back to.

Benefits

Old Age Security programs

- ☐ Full Old Age Security pension
- ☐ Partial Old Age Security pension
- ☐ Guaranteed Income Supplement
- ☐ Allowance
- ☐ Allowance for the Survivor

Canada Pension Plan (CPP) programs

- ☐ Retirement pension at age 65
- ☐ Retirement pension at age 60 – 64
- ☐ Retirement pension after you've turned 65
- ☐ Child-rearing dropout protection
- ☐ Pension sharing with your spouse
- ☐ Division of CPP pension credits at the end of a relationship
- ☐ Death benefit
- ☐ Survivors benefit
- ☐ Children of deceased contributors benefit
- ☐ Disability benefit
- ☐ Children of disabled contributors benefit

Other benefits

- ☐ Employment Insurance benefits
- ☐ Compassionate care benefit
- ☐ Veterans benefits
- ☐ Goods and Services Tax (GST) credit
- ☐ BC Sales Tax credit
- ☐ Possible ways to reduce your taxable income

Welfare programs

- ☐ Seniors Supplement
- ☐ Income assistance (welfare)
- ☐ Crisis supplement
- ☐ Enhanced medical coverage

Services

Health care

- ☐ Medical Services Plan (MSP)
- ☐ Premium assistance
- ☐ Gold CareCard
- ☐ BC NurseLine
- ☐ Travel Assistance Program (TAP)
- ☐ PharmaCare
- ☐ Other medical assistance
- ☐ Community health-care services for adults
- ☐ Assisted living
- ☐ Care facilities
- ☐ Resources for caregivers
- ☐ Other health-care resources

Housing

- ☐ Seniors Housing Information Program (SHIP)

If you are renting

- ☐ BC Housing
- ☐ Shelter Aid for Elderly Renters (SAFER)

If you own your home

- ☐ Provincial Home Owner Grant
- ☐ Deferment of property taxes
- ☐ Home Adaptations for Seniors Independence Program (HASI)
- ☐ Residential Rehabilitation Assistance Program (RRAP)
- ☐ Care agreements
- ☐ Reverse mortgages

Transportation and recreation

- ☐ Bus passes
- ☐ Other transportation benefits
- ☐ Safe driving
- ☐ Recreation discounts
- ☐ Free learning

Making plans for the future

- ☐ Power of attorney
- ☐ Enduring power of attorney
- ☐ Representation agreement
- ☐ Registering the power of attorney or representation agreement
- ☐ Trustee of pension cheques
- ☐ Committee
- ☐ Public Guardian and Trustee
- ☐ Wills
- ☐ Funeral arrangements

Keeping safe and secure

- ☐ Protection from abuse or neglect
- ☐ Protection from consumer fraud

Benefits

Part 1

Part 1 describes the government benefits for seniors that are available from the federal and provincial governments.

Who is a spouse?

A "spouse" is:

- the person you are legally married to, or
- the person you have been living with in a common-law (marriage-like) relationship for at least one year.

When the word "spouse" is used in this booklet, it applies to both same-sex and opposite-sex married and common-law couples.

The federal government operates two major public pension programs:

- Old Age Security (OAS), based on years of residence in Canada
- Canada Pension Plan (CPP), based on years of work in Canada

Old Age Security programs

Federal Old Age Security programs provide a number of benefits to seniors:

- Old Age Security pension
- Guaranteed Income Supplement
- Allowance and Allowance for the Survivor

The Old Age Security (OAS) pension is the basic monthly pension paid to you:

- no matter how much you have in assets or what your other sources of income are,
- whether or not you are retired,
- whether or not you ever worked at a paid job, and
- so long as you meet the residency requirements.

In addition to the basic OAS pension, there are two income supplements available under the federal Old Age Security Act. These are:

- Guaranteed Income Supplement (GIS)
- Allowance or Allowance for the Survivor

Both of these programs are intended to assist pensioners and their families who have limited incomes. They are income-tested programs, which means that you qualify for them only if your income is below a certain level. If, after reading the following sections, you think you may qualify, you should apply. It is your right to receive these benefits if you are eligible.

Where do I get information?

Old Age Security programs are handled by Social Development Canada (SDC). For more information, call SDC at one of the following numbers:

English: 1-800-277-9914 (toll free)

French: 1-800-277-9915 (toll free)

TDD/TTY: 1-800-255-4786 (if you have a hearing or speech impairment)

If you need an interpreter, ask a friend or family member to call for you, or contact your local immigrant-serving agency to ask if someone can interpret for you.

When you call to ask about benefits for yourself or the status of your application, be sure to have your Social Insurance Number or other identifying information ready.

The address is:
Social Development Canada
Regional Office
PO Box 1177
Victoria, BC V8W 2V2

Website: www.sdc.gc.ca (follow the links to Old Age Security)

Old Age Security pension

How do I know if I qualify?

You qualify for a full or partial OAS pension if:

- you are 65 or over, and
- you meet the OAS residence requirements.

OAS residence requirements

To meet these requirements, you must:

- have lived in Canada for a minimum of 10 years after you turned 18, and
- be a Canadian citizen or legal resident. If you are no longer living in Canada, you must have been a Canadian citizen or legal resident before you stopped living in Canada.

Full OAS pension

You are eligible for the full OAS pension if you have lived in Canada for periods of time that total at least 40 years after you turned 18.

If you have not lived in Canada for 40 years, you may still qualify for the full pension if you:

- were born on or before July 1, 1952;
- lived in Canada between the time you turned age 18 and July 1, 1977; and
- lived in Canada for the 10 years immediately before you apply.

If you have been out of the country at any time during those 10 years, you may still qualify if you meet both these conditions:

- You lived in Canada for the year immediately before you apply.
- Before that 10-year period, you lived in Canada after age 18 for at least three times as long as the period of your absence.

If you were working outside Canada for a Canadian employer, such as the armed forces or a bank, your time working abroad may be counted as residence in Canada. To qualify, you must have:

- returned to Canada within six months of ending your employment, or
- turned 65 while still employed.

Under certain conditions, this provision may also apply to spouses, dependants, and Canadians working abroad for international organizations. Contact SDC for more information (see page 2).

If you lived and worked in another country

Canada has international social security agreements with many countries. If you or your spouse lived or worked in another country, contact SDC to see what benefits you can get.

If you have not lived and worked in Canada long enough to qualify for a Canadian pension, Canada counts your pension credits from the other country to help you meet the requirement.

To find out more, call SDC at 1-800-454-8731 (toll free).

For online information, go to **www.sdc.gc.ca.** Look for International Benefits in the A – Z Index.

Partial OAS pension

If you do not qualify for the full pension, you may qualify for a partial OAS pension if you meet one of the following conditions:

- You now live in Canada and lived in Canada for at least 10 years after you turned 18.

or

- You now live outside of Canada, but you lived in Canada for at least 20 years after you turned 18.

You may be able to include the time you were in Canada on a visitor's visa towards the 10-year qualification period. You need the documents that record your initial entry into Canada as a visitor and proof of permanent resident status.

Once you start receiving a partial OAS pension, you cannot get it increased even if you have additional years of residence in Canada. However, those additional years of residence can be used to meet the 20-year minimum that allows you to get the pension if you live outside Canada.

When do I apply?

Apply up to 12 months before your 65th birthday or the date you meet the OAS residence requirements. If you are late in applying, the pension may be paid retroactively for up to one year from the date SDC receives your application.

How do I apply?

You must fill out an application form and send it to OAS, which will decide if you qualify. *OAS benefits do not come to you automatically.* You can get an application form from the following:

- A Human Resource Centre (run by SDC). To find an office near you, look in the blue pages of the phone book under "Government of Canada."
- The SDC website at **www.sdc.gc.ca.**
- A seniors centre in your community.

The form tells you what documents you need and where to send your application.

When you apply for OAS, you need to provide:

- documents showing proof of your age, such as your birth certificate or baptismal records (SDC staff may accept a photocopy of a document if it is certified as a true copy of the original); and
- the names and addresses of two people who can confirm how long you have lived in Canada or proof that you are a permanent resident.

What if I do not have the documents?

Apply even if you do not have all the documents. Take whatever records and identification you have to SDC. Staff there will tell you what to do next.

If you have lost your documents:

- SDC staff can help you make out a sworn statement of age, or
- you can send in your OAS application and explain that you do not have access to your birth certificate or baptismal records. SDC staff will write to you and tell you how to get these documents or what other documents may be acceptable.

How much will I receive?

As of January 2006, the basic full OAS pension for a single person was $484.63 per month. This pension is currently adjusted every three months — in January, April, July, and October — to reflect the cost of living increase for the preceding year.

If you are receiving a partial OAS pension, the amount you receive is 1/40th of the basic full amount *for each year you lived in Canada,* from the time you turned 18 until your application was approved. This means you have to have been a legal resident for at least:

- 30 years to receive a 3/4 pension (30/40 = 3/4),
- 20 years to receive a 1/2 pension (20/40 = 1/2), and
- 10 years to receive a 1/4 pension (10/40 = 1/4).

The OAS pension is taxable income. If you are a higher income senior, part or all of your pension may be taxed back under the Old Age Security Repayment of Benefit Tax. You may hear this referred to as the "clawback." You can also ask that some of your pension cheque be held back for income tax. This is called a voluntary tax withhold.

Payments outside Canada

Usually, you can get your OAS payment anywhere in the world if you:

- lived in Canada for at least 20 years after you turned 18, or
- lived or worked in a country that has a social security agreement with Canada and you meet the 20-year residence requirement.

If you are getting a full OAS pension, you must let SDC know if you are going out of Canada for more than three months.

If you leave Canada, and you are getting a partial OAS pension but do not meet the 20-year residence requirement, you will get the pension only for the month of your departure and 6 additional months after that. If you return to Canada, you can reapply.

How long can a permanent resident be out of Canada?

If you are a permanent resident in Canada but not a Canadian citizen, and you are leaving Canada for a lengthy period or several shorter trips, you need to be careful about the length of time that you are out of the country. You need to be physically present in Canada for *two years out of every five-year period* or you may lose your permanent resident status.

For more information, contact the Citizenship and Immigration Canada (CIC) Call Centre at **1-888-242-2100** (toll free). Or visit the CIC website at **www.cic.gc.ca.**

If you live outside Canada, SDC will send your OAS cheques to you in your new country of residence. If you have a bank account in Canada, SDC can deposit your OAS pension directly into that account if you wish. Make the arrangements for that before you leave. SDC will not make direct deposits to a foreign bank unless it is in the United States. You may have to pay non-resident tax on your pension money.

When and how do I get my cheque?

The OAS pension is paid in Canadian dollars, both in Canada and abroad.

You will generally receive your first cheque in the last week of the month after your 65th birthday (for example, if your birthday is on May 5, you will get your first cheque in the last week of June), or the month you meet the residency requirement.

You can have your OAS cheque deposited directly into your bank or credit union account. If you move, remember to notify SDC of your change of address. If you get a new bank account, do not close your old one until you are sure your OAS money is going into the new account.

What happens if I can no longer handle my own affairs?

If you become mentally incapable and can no longer handle your own financial affairs, arrangements can be made to have your OAS pension paid to another person who will manage this money on your behalf. For more information, contact SDC (see page 2). See also "Controlling Your Own Affairs" on page 63.

When someone dies, his or her estate can keep the OAS pension cheque for the month in which the person died.

Your right to appeal

If you disagree with a decision about whether or not you qualify for OAS, or about how much pension you are entitled to, *you have the right to appeal.*

The appeal procedures are the same for OAS as for the Guaranteed Income Supplement, the Allowance, and the Allowance for the Survivor. We explain the appeal procedure for all of these federal pensions in "Your right to appeal" on page 17.

Guaranteed Income Supplement

If you are a pensioner with little or no income, you may qualify for a benefit called the Guaranteed Income Supplement (GIS). The amount you get depends on your marital status and income. GIS is added to your basic OAS pension cheque, whether you are getting a full or partial pension. GIS is not taxable income.

How do I know if I qualify?

To receive GIS, you must:

- be receiving an OAS pension, and
- meet the income requirements.

Table 1 on page 15 explains how much income you can make in one year and still qualify for GIS. This table applies only to seniors who are receiving full OAS pensions. If you are getting a partial OAS pension, you can have a *higher* income level and still qualify for GIS. Contact SDC for more information (see page 2).

When you look at this table, remember that:

- the income listed is the maximum amount you can make and still get some GIS, and
- the less income you have, the more GIS you receive.

Even if your income is slightly above the maximum amounts, *you should still apply.* The GIS is tied to the cost of living index, and the pension administrators will review your application form every three months to see if you have become eligible because the cost of living has increased.

Can I get GIS if I am being sponsored?

If you are a sponsored immigrant and you come from a country that has an international social security agreement with Canada, you are not eligible for GIS and the Allowance during your sponsorship period (up to a maximum of 10 years) unless:

- you lived in Canada for 10 years after you turned 18; or
- you lived in Canada as a Canadian citizen or legal resident on or before March 6, 1996, and were eligible for benefits on or before January 1, 2001; or
- you received OAS benefits for March 1996 or earlier.

If your sponsorship has broken down, you may be eligible for welfare (see pages 38 – 42).

What counts as income for GIS purposes?

Income includes:

- any employment earnings or wages;
- Canada Pension Plan or Quebec Pension Plan benefits, private retirement pensions, pensions from other countries, RRSPs, and RIFs;
- bank or bond interest, capital gains, dividends, and rental income;
- spousal maintenance or support payments; and
- Employment Insurance benefits and Workers' Compensation benefits.

Income does not include:

- the OAS pension;
- the Allowance or Allowance for the Survivor (see page 13 for more information); and
- some other benefits or allowances, such as welfare.

If you have a spouse, your income and your spouse's are added together.

For more information about what counts as income for GIS purposes, contact SDC (see page 2).

How do I apply?

Contact SDC to apply for GIS. *It does not automatically come to you when you turn 65.*

If you are already receiving GIS, your GIS may be renewed automatically if you file your income tax return with the Canada Revenue Agency by April 30. If you do get a renewal form in the mail, be sure to fill it out and send it in.

If you do not file a tax return, you must fill out a GIS renewal form. Contact SDC to ask for a renewal form (see page 2).

Some people, such as pensioners (aged 65 or over) whose spouses do not receive OAS or the Allowance, have to fill out a renewal form even if they file an income tax return. Contact SDC if it has not mailed you a renewal form.

If your financial situation changes and you think you may be eligible for GIS, be sure to apply. You can apply at any time of the year. GIS benefits are retroactive for up to 11 months from the time SDC receives your application.

What information is needed?

You have to provide information about your income on your application or renewal form. The amount of GIS you receive depends on your income.

If you make a mistake and indicate you have more income than you do, your GIS will be lower than it should be. Or if you forget to include all sources of income, you may receive an overpayment that SDC will expect you to repay. If you are uncertain about what to include as income, contact SDC. **Remember:** OAS is *not* counted as income.

If you are married and applying for GIS, you need to send proof of your marriage, such as a marriage certificate. If you or your spouse already sent in this document when applying for federal benefits, it will be on file and you do not need to send proof again. If you have a problem getting proof of your marriage, contact SDC or a seniors counsellor (see page 81 for how to find a seniors counsellor).

If you are in a same-sex or opposite-sex common-law relationship, you have to:

- fill out a special common-law form, which you can get from SDC, and
- swear a statutory declaration that you have been living together for more than one year.

You can swear this statutory declaration with staff at SDC. They do not charge a fee for this service.

What if we separate?

If you and your spouse decide to live separately, you will have to wait up to three months before you are eligible for OAS/GIS as a single person. If the separation was involuntary — for instance, if your spouse had to move into a health-care facility — you generally only have to wait one month.

You need to contact SDC as soon as possible to tell them that you have separated.

How much will I receive?

GIS is combined with OAS in one monthly pension cheque. To determine the amount of your GIS, SDC generally looks at:

- your income for the preceding calendar year; and
- your spouse's income, or your joint income as a couple.

If your income has gone down a lot in the current year; for instance, if:

- you have just retired, or
- you had a loss of income, or
- your spouse has died,

you may be able to give an estimate of your income for the current calendar year as your income level. Ask the staff at SDC about this.

Table 2 on page 16 explains the maximum amounts you may be entitled to under each of the benefit programs. Again, remember that you would have to have no other income to receive the maximum.

SDC has up-to-date tables that list how much GIS you will receive for your income bracket. If you are:

- a non-sponsored immigrant to Canada, and
- you have lived here for less than 10 years, and
- you qualify for OAS under an international social security agreement,

then your GIS or Allowance entitlement will grow gradually over 10 years. SDC adds 1/10th of the total benefit for each year you have lived in Canada.

If you are receiving GIS and you leave Canada, you will receive this benefit for the month that you leave and an additional six months. After six months, your GIS payments will stop until you return to Canada and reapply.

Allowance and Allowance for the Survivor

The Allowance and Allowance for the Survivor are income-tested benefits. The monthly payments are not taxable income.

How do I know if I qualify?

You may be entitled to the Allowance or Allowance for the Survivor if you meet all the following conditions:

- your spouse is collecting OAS and GIS, or your spouse has died and you are living alone;
- you are 60 to 64;
- you meet the residence requirements (these are the same as for people who get OAS — see page 3); and
- your income, combined with that of your spouse, is below the maximum allowable yearly income level (see Table 1, on page 15).

Note: If you remarry or live in a common-law relationship for at least one year, the Allowance will end.

How do I apply?

To apply for the Allowance or Allowance for the Survivor, contact SDC to ask for an application form (see page 2). Application forms for the Allowance are automatically sent out to the spouses of people who are receiving OAS if the OAS application form shows that the spouse meets the age requirements.

Your income tax form for last year will help you fill out your application. If you apply for the Allowance, you have to complete a statement of joint income.

Most people who file an annual income tax return will have their Allowance or Allowance for the Survivor benefits renewed automatically without having to send in another form. However, if you receive a renewal form, fill it out and return it.

What if I'm on the Allowance and we separate?

You need to contact SDC and tell them you have separated. They will continue the Allowance for three months, then it ends. You may qualify for assistance under one of BC's welfare programs (see page 38).

How much will I receive?

These allowances work the same way as GIS. The less income you have, the more allowance you receive. Table 2 on page 16 shows the maximum amounts you may be entitled to under each of the benefit programs. Remember, you would have to have no income to receive the maximum amount.

The amount you receive is based on your income or combined income from the previous calendar year. In July of each year, you will receive a letter to tell you whether or not you are still eligible and how much you will receive each month.

If you are receiving the Allowance or Allowance for the Survivor and you leave Canada, you will receive this benefit for the month that you leave, and an additional six months. After six months, your payments will stop until you return to Canada and reapply.

Table 1 — Income limits for GIS and allowances (January – March 2006)

This table applies only to seniors who are receiving full OAS pensions. The income levels at which seniors may be eligible for GIS when they are receiving partial OAS pensions are higher. Contact SDC for more information.

To qualify for GIS or the Allowance/Allowance for the Survivor, your yearly income as of January 2006 must be less than the amount in the right-hand column.

The OAS pension and the Allowance/Allowance for the Survivor are not counted as income. See page 10 for more information about what is counted as income.

"Couple" refers to a married or common-law couple of the same or opposite sex.

"Pensioner" refers to anyone who is 65 or over and qualifies for benefits.

If you are a:	Your yearly income must be less than:
Single pensioner (including widowed/divorced)	$14,256
Couple (both receiving OAS)	18,720 (jointly)
Couple (one receiving OAS but the other does not qualify for OAS or Allowance)	34,368 (jointly)
Couple (one receiving OAS and the other receiving Allowance)*	34,368 (jointly)
Widowed spouse receiving Allowance for the Survivor (aged 60 – 64)	19,368

* The Allowance stops being paid at $26,496, while the GIS stops being paid at $34,368.

Table 2 — Maximum benefits for OAS programs (January – March 2006)

These are the *maximum benefits* you can receive for the OAS pension, GIS, and the Allowance/Allowance for the Survivor as of January 2006. These rates change every quarter. You can find out current rates on the Internet by typing "OAS rates" into a search engine such as Google **(www.google.ca)**.

To receive the maximum benefits, you can have no other income. See page 10 for what is counted as income.

"Pensioner" refers to anyone who is 65 or over and qualifies for benefits.

If you are a:	The maximum benefit you can receive is:			
	OAS	GIS	Allowance	Total
Single pensioner (including widowed/ divorced)	$ 484.63	$ 593.97	$ n/a	$ 1,078.60
Couple (both receiving OAS)	969.26	779.34	n/a	1,748.60
Couple (one receiving OAS but the other does not qualify for OAS or Allowance)	484.63	593.97	n/a	1,078.60
Couple (one receiving OAS and the other receiving Allowance)	484.63	389.67	874.30	1,748.60
Widowed spouse receiving Allowance for the Survivor (aged 60 – 64)	n/a	n/a	967.24	967.24

Your right to appeal

You have a right to appeal if you think you have been treated unfairly regarding the Old Age Security pension, Guaranteed Income Supplement, Allowance, or Allowance for the Survivor.

Before you begin an appeal process, it is a good idea to get as much information as you can. Ask SDC staff for an explanation of how they made their decision and ask them to give you printed material about the law or regulations that apply to your situation. Contact your local health unit and ask if a seniors counsellor can help you.

Appeal steps

1. Call SDC staff to say that you disagree with the decision. You must then notify SDC in writing within 90 days of receiving the decision. Send the letter to the regional director of Income Security Programs, requesting a reconsideration of your case by the minister. Include the following information:
   - Your Social Insurance Number or OAS number
   - Your reason for requesting a reconsideration

Send it to:

Regional Director of Income Security Programs
Social Development Canada
PO Box 1177
Victoria, BC V8W 2V2

2. The regional director will forward your request to the minister and notify you in writing of the result.
3. If you are not satisfied with this decision, you may request an appeal. You must do this within 90 days of the date the response was mailed to you. To appeal, you (or your representative) must send a written request to the Office of the Commissioner of Review Tribunals. Your request must include the following:

- Your name, address, and telephone number
- Your Social Insurance Number or OAS number
- Your reason for appealing and the facts that your appeal is based on
- Any information that supports your appeal
- The date you received the reconsideration denial letter (see #2, on previous page)
- Your signature or that of your representative

If a family member, friend, lawyer, or any other person is representing you, be sure to include his or her name, address, telephone number, and relationship to you in your letter of appeal. Send your appeal to:

Office of the Commissioner of Review Tribunals
Canada Pension Plan/Old Age Security
PO Box 8250, Station "T"
Ottawa, ON K1G 5S5

Canada Pension Plan

The Canada Pension Plan (CPP) is run by Social Development Canada (SDC). It is a pension plan similar to a private pension. The benefits you receive depend on how much you have contributed, and for how long.

CPP operates nationwide except in Quebec, which has the Quebec Pension Plan. The Quebec Pension Plan is, for the most part, interchangeable with the Canada Pension Plan.

Almost everyone who has worked and contributed to the plan, including people who are self-employed, can apply for CPP.

Your CPP benefits are based on your contributions from:

- the start of the plan (1966), or
- the date you started working after you turned 18, if that was after the plan started.

If you have contributed to the plan, you or your dependants may be eligible for benefits that include the following:

- Retirement pension (see page 23 for information on sharing a spouse's or ex-spouse's CPP)
- Death benefit
- Survivors benefit
- Children of deceased contributors benefit
- Disability benefit
- Children of disabled contributors benefit

Where do I get information?

For more information about Canada Pension Plan benefits, call SDC at one of the following numbers:

English: 1-800-277-9914 (toll free)

French: 1-800-277-9915 (toll free)

TDD/TTY: 1-800-255-4786 (toll free) if you have a hearing or speech impairment

If you need an interpreter, ask a friend or family member to call for you, or contact your local immigrant-serving agency to ask if someone can interpret for you.

When you call to ask about benefits for yourself or the status of your application, be sure to have your Social Insurance Number or other identifying information ready.

Website: **www.sdc.gc.ca**. Follow the links to Canada Pension Plan.

Important points to remember

- You must apply for CPP benefits. You do not receive benefits automatically.
- Application kits for benefits are available at your local SDC office and online from the SDC website.
- CPP benefits are separate from OAS benefits.
- CPP benefits are not income tested.
- All CPP benefits are taxable income.
- Your pension rights are not affected if you have changed jobs or moved from one province to another. You can apply for and receive your CPP pension benefits anywhere in the world.

- Private pension plans may be reduced once you start receiving CPP. Check your private pension plan.
- If you take your CPP benefits before age 65, your rate remains the same after you turn 65. The rate does not go up.

Retirement pension

How do I know if I qualify?

You qualify to receive a monthly retirement pension for life if you have contributed to CPP and:

- you are 60 years old and have stopped working or have a low income, or
- you are 65 years old. You do not need to be retired to qualify at age 65.

When do I apply?

This pension does not come to you automatically. You must apply to SDC at one of the following times:

When you turn 65

To start receiving your pension when you turn 65, send in your application up to six months before your 65th birthday.

When you are between 60 and 64

To qualify for a retirement pension between the ages of 60 and 64, you need to either:

- **Stop working**

  This means that you have stopped working by the end of the month before the CPP retirement pension begins and have not worked during the month in which it begins. For example, if you ask that your pension begin in April, you have to stop working by the end of March and you cannot work during April.

OR

- **Have low earnings**

  This means you earn less than the current monthly maximum CPP retirement pension ($844.58 in 2006) in the month before your pension begins and in the month it begins. For example, if you ask that your pension begin in October 2006, you would have to earn less than $844.58 in September and less than $844.58 in October.

The month after you begin to receive your CPP retirement pension, you can go back to work again, without affecting the amount you receive. However, you can no longer contribute to CPP.

If you apply when you are between 60 and 64, your benefits will be less than if you apply at age 65 because you will:

- have contributed less, and
- be getting the benefits longer.

The rate will not increase when you turn 65. However, all CPP benefits increase annually with the cost of living.

After you have turned 65

If you do not apply for the CPP retirement pension when you turn 65, and you keep working, you can continue to contribute to the plan. This will increase your monthly pension amount when it begins at a later date. But you cannot continue contributing to the plan after you turn 70.

If you apply for the CPP retirement pension before you turn 70, your benefit will not be retroactive to age 65. If you apply after age 70, your benefits may be retroactive to a maximum of 11 months from the date your application is received, but no earlier than the month after your 65th birthday.

You can cancel

You may choose to cancel your CPP retirement pension for any reason within six months after the pension starts. You must make the cancellation request in writing and pay back the pension money you have received up until then. If you are working, you can start contributing to the plan again.

For more information

Before you decide which option is best for you, contact SDC (see page 2) or a seniors counsellor (see page 81) for more information.

How much will I receive?

The amount of your CPP retirement pension depends upon how much you contributed to the plan since 1966.

In 2006, the maximum retirement pension for people who contributed at the maximum level for most of the period is $844.58 per month. The amount is adjusted annually to a cost of living index.

See Table 3 on page 29 for average and maximum CPP benefits.

To find out how much CPP retirement pension you may qualify for, call SDC at **1-800-277-9914** (toll free). Or request a CPP Statement of Contributions online at **www.sdc.gc.ca.**

Child-rearing dropout protection

If you have contributed to CPP over your working life but:

- you dropped out of paid employment to raise children, or
- your earnings were reduced while you were raising children under age seven, and
- your children were born after December 31, 1958,

you may qualify for increased benefits under this provision. You must request this when you apply for CPP benefits, as the child-rearing dropout protection is not applied automatically. Contact SDC and ask for information about your particular situation.

Pension sharing with your spouse

CPP retirement pensions can be shared between spouses. If you redistribute or share your CPP retirement income as a couple, you may reduce the amount of income tax you have to pay. To do this, you must meet all the following requirements:

- You must be living together.
- Both of you must be at least 60 years old.
- Both of you must have applied for any pension you are entitled to.

The pensions (or the pension, if only one spouse has CPP) will be shared according to the length of time you lived together during the time you could contribute to CPP.

Pension sharing ends:

- when one spouse dies,
- 12 months after a separation,
- 1 month after a divorce, or

if you and your spouse ask CPP to stop the pension sharing (call SDC and follow up with a letter).

Division of CPP pension credits at the end of a relationship

Even if you have never worked in paid employment, you may be entitled to a share of your spouse's CPP pension benefits. If your marriage ended in divorce or annulment on or after January 1, 1987, the CPP pension credits that you and your ex-spouse earned during the marriage are divided equally between the two of you. This division is called credit splitting. You must apply for a division of CPP pension credits. *They are not divided automatically.*

If your marriage lasted for at least one year and ended in separation, either you or your spouse may apply for a division of pension credits after you have been separated for 12 months. *You may apply for this credit division at any time until one of you dies.*

If you were living common-law with a same-sex partner, you may be eligible for credit splitting if you separated after July 31, 2000.

You can cancel

You may choose to cancel your CPP retirement pension for any reason within six months after the pension starts. You must make the cancellation request in writing and pay back the pension money you have received up until then. If you are working, you can start contributing to the plan again.

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- You must be living together.
- Both of you must be at least 60 years old.
- Both of you must have applied for any pension you are entitled to.

The pensions (or the pension, if only one spouse has CPP) will be shared according to the length of time you lived together during the time you could contribute to CPP.

Pension sharing ends:

- when one spouse dies,
- 12 months after a separation,
- 1 month after a divorce, or

if you and your spouse ask CPP to stop the pension sharing (call SDC and follow up with a letter).

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If your marriage lasted for at least one year and ended in separation, either you or your spouse may apply for a division of pension credits after you have been separated for 12 months. *You may apply for this credit division at any time until one of you dies.*

If you were living common-law with a same-sex partner, you may be eligible for credit splitting if you separated after July 31, 2000.

If you were living common-law with an opposite-sex partner for at least a year and you have separated, either of you may apply for a division of pension credits after you have been separated for 12 months. You must apply for this credit division within four years from the time you began living apart.

The laws, procedures, and time limits for credit splitting are complicated. Contact SDC for information and for help in applying.

Death benefit

The death benefit is a lump sum benefit paid after a contributor's death, usually to his or her estate, and is intended to help with funéral expenses.

The contributor must have paid into CPP for a minimum qualifying period. This minimum qualifying period is either:

- one-third of the years the contributor was required to contribute to the plan, or
- 10 years.

Note: You do not qualify if you have contributed to CPP for less than three calendar years.

How do I apply?

Like other CPP benefits, the death benefit is not paid out automatically. The person responsible for looking after the deceased contributor's affairs and estate must apply to the nearest Human Resource Centre office. (To find an office, look in the blue pages of your phone book under "Government of Canada.") Do this as soon as possible after the contributor's death.

If there is no will or estate, or if the person looking after the estate does not apply within 60 days, the following people (in the following order) can apply for and receive the benefit:

- The person or agency paying for the funeral
- The surviving spouse
- The next of kin

How much will the beneficiary receive?

The death benefit is approximately six times the amount of the monthly retirement pension, up to the maximum amount of $2,500. See Table 3 on page 29 for average and maximum CPP benefits.

Survivors benefit

The survivors benefit is a monthly pension paid to the surviving spouse of a deceased contributor.

How do I know if I qualify?

You may qualify for a survivors benefit if you are:

- 35 or over, or under 35 but disabled or have dependent children, and
- the surviving spouse of a CPP contributor who has died (he or she must have contributed for the minimum qualifying period, as described under Death benefit, on page 24).

You can receive a survivors benefit even if you remarry. If your benefit was cancelled when you remarried, you can apply to have the benefit reinstated. Contact SDC for more information about this. But only one survivors benefit is payable. So, for example, if:

- you are receiving benefits from a previous spouse who died, and
- your current spouse dies, you, as the surviving spouse, can receive only one survivors benefit. You should still apply for the second benefit, and CPP will pay whichever of the two benefits is higher.

If you were legally married but are now separated, and your spouse lived common law with someone else for more than a year before he or she died, the common-law spouse is the one who is eligible for the survivors benefit.

How do I apply?

Contact SDC as soon as possible and ask about applying. Survivor benefits are paid retroactively for only 12 months.

How much will I receive?

In 2006, the maximum benefit per month for a surviving spouse:

- aged 64 or under is $471.85, and
- aged 65 or over is $506.75.

Note: If you are a surviving spouse and:

- you receive a CPP survivors benefit now, and
- you later become eligible for your own retirement or disability pension from CPP,

the amount of your survivors benefit could be reduced. There are limits to the amount you can receive when you combine your benefits as a surviving spouse with those from your own contributions.

Children of deceased contributors benefit

The children's benefit is a monthly benefit for dependent children of a deceased contributor.

How do I know if my child qualifies?

The child's parent must have been a CPP contributor for the minimum qualifying period, as described under Death benefit, on page 24).

The child must be:

- a natural child, an adopted child, or a child who is in your care and control, and
- under 18, or, if between 18 and 25, attending school full time. If a child stops going to school between 18 and 25, he or she will not receive the benefit. As soon as the child returns to school, he or she can reapply for the benefit.

How do I apply for my child?

If you have custody of a child who is under 18, you apply on the child's behalf. A person who is between 18 and 25 applies on his or her own behalf. Application kits are available from SDC and many funeral homes.

How much will my child receive?

As of 2006, an eligible child will receive a maximum of $200.47 per month. See Table 3 on page 29 for average and maximum CPP benefits.

If the child is under 18, the cheque is sent to the surviving parent or guardian.

If both parents' earnings have been lost through disability or death, dependent children may be eligible for two CPP benefits. See "Children of disabled contributors benefit," on page 29.

Disability benefit

The Canada Pension Plan pays a monthly benefit to people who have recently contributed to CPP and who are disabled according to Canada Pension Plan legislation.

How do I know if I qualify?

To qualify for a CPP disability benefit, you must meet all the following criteria. You must:

- be under 65, and
- be disabled according to the CPP definition, and
- have contributed to CPP for the minimum qualifying period, which is four out of the last six years, and
- not be receiving an early retirement pension from CPP (a contributor cannot receive both a CPP retirement and disability pension at the same time).

Note: If you became disabled before 1998, let SDC know. For more information, contact a disability rights group or a seniors counsellor. The minimum qualifying period is different in these cases.

The CPP definition of disabled: According to CPP, to be considered disabled, you must have a physical or mental disability that is both "severe," meaning that you cannot work regularly at any job, and "prolonged," meaning that your disability is likely to go on indefinitely or result in death.

How do I apply?

Contact SDC to apply (see page 2).

Disability benefits are paid retroactively for up to 12 months before the day SDC receives the application. Apply as soon as there is a possibility that you are disabled according to the CPP definition. When you apply can influence whether or not you get a disability benefit.

How much will I receive?

The amount of your disability benefit is based on how much and for how long you paid into CPP, plus a flat monthly rate.

In 2006, the maximum monthly disability benefit is $1,031.05 per month. See Table 3 on page 29 for average and maximum CPP benefits.

Payment of your benefit begins four months after the date when, according to CPP, you became disabled.

When you reach age 65, the disability benefit stops and is automatically replaced by a CPP retirement pension.

Table 3 — Canada Pension Plan rates (2006)		
Canada Pension Plan rates are adjusted every January to reflect increases in the cost of living as measured by the Consumer Price Index. The table below lists the maximum monthly rates for 2006 and the average monthly rates for 2005.		
Type of benefit	**Average monthly benefit (2005)**	**Maximum monthly benefit (2006)**
Retirement pension (at age 65)	$ 463.95	$ 844.58
Death benefit (max. lump sum)	2,221.65	2,500.00
Survivors benefit (under age 65)	341.65	471.85
Survivors benefit (age 65 and over)	278.13	506.75
Children of deceased contributors benefit	195.96	200.47
Disability benefit	758.86	1,031.05
Children of disabled contributors benefit	195.96	200.47
Combined survivors and retirement benefit (pension at age 65)	651.08	844.58
Combined survivors and disability benefit	897.76	1,031.05

Children of disabled contributors benefit

If you are receiving a CPP disability benefit (or applying for one), you may also be able to claim a benefit for each of your dependent children. You can do this if the child is your natural or adopted child, or a child in your care and control, who is under 18 or between 18 and 25 and attending school full time. Contact SDC for more details.

Your right to appeal

If you disagree with a decision about whether or not you are eligible for any of the benefits under CPP, or about the amount of the benefit, you have the right to appeal. There are three steps to the appeal process:

1. Write to Social Development Canada, asking for an explanation or reconsideration of the decision. Send this letter to:

   Social Development Canada
   Regional Office
   PO Box 1177
   Victoria, BC V8W 2V2

   You must send this letter within 90 days after receiving the decision. Explain what the decision was and why you disagree with it. Include your Social Insurance Number. Also include any information that supports your claim.
2. You will receive a written reply. If you disagree with this decision, you can appeal (in writing) to a Review Committee or Tribunal within 90 days after receiving the decision. To do this, write to the Review Tribunal at:

   The Office of the Commissioner of Review Tribunals
   Canada Pension Plan/Old Age Security
   PO Box 8250, Station "T"
   Ottawa, ON K1G 5S5
3. If the Review Tribunal makes a decision that you do not agree with, you can request (in writing) an appeal to the Pension Appeal Board. You must make this request within 90 days.

Note: CPP staff can also appeal a decision of the Review Tribunal to the Pension Appeal Board.

Before you begin an appeal process, it is a good idea to get as much information as you can. Ask SDC staff to send you a written explanation of how they made their decision and ask them to give you printed material about the law or regulations that apply to your situation. Contact a seniors counsellor to get some help with this process (see page 81 for how to find one).

Employment Insurance benefits

If you are 65 or over and still working, or wanting to work, you are eligible for Employment Insurance benefits. The Department of Human Resources and Skills Development Canada (HRSDC) handles Employment Insurance.

How do I know if I qualify?

To qualify, you must meet all of the following conditions. You must:

- be available and actively searching for work;
- have worked a certain number of hours, usually 700 hours or more;
- have paid into the Employment Insurance plan as an employee; and
- have run out of any vacation or severance pay you received.

You will not qualify for Employment Insurance benefits if you quit your last job, unless you can prove you quit for a very good reason.

How do I apply?

You can fill out an Employment Insurance (EI) application form at any Human Resource Centre office, or you can apply online at **www.hrsdc.gc.ca.**

To find the office nearest to you, look in the blue pages of your telephone book, under "Government of Canada," or on the website (above) under "Services Where You Live."

You need to take along:

- your Social Insurance Number,
- your Record of Employment, and
- personal identification.

Record of Employment (ROE): This is a form your employer must give you that tells how long you worked and how much you earned. If you have more than one, attach all your ROEs to your application.

Apply as soon as you are out of work, even if you receive money when you leave your job. Otherwise, the delay could affect your benefits. There is a two-week waiting period after you apply.

How much will I receive?

The amount you receive will depend on your insured earnings. The maximum amount you can receive is $413 a week. For more information, contact your local Human Resource Centre office.

How do I appeal?

If you decide to appeal an EI decision, write to your local SDC office, explaining what decision you are appealing and why. You must send your letter within 30 days of receiving the decision letter from SDC. Talk to an advocate (someone who can help you) as soon as possible (see pages 81 – 88 for how to find an advocate).

Compassionate care benefit

The compassionate care benefit is a six-week benefit for people who need to care for or support a seriously ill family member. To receive the benefit, the seriously ill family member must be:

- your child or the child of your spouse (including common-law partner);
- your wife, husband, or common-law partner;
- your father or mother;
- your father's spouse or mother's spouse; or
- the common-law partner of your father or mother.

You can share the six weeks compassionate care benefits with other members of your family. They must also apply and be eligible for these benefits.

Caring for or supporting a seriously ill family member means that you either:

- provide psychological or emotional support, or
- arrange for care by a third party, or
- directly provide or participate in the care.

For more information about the compassionate care benefit, contact HRSDC or ask a seniors counsellor. You can also get information on the HRSDC website at **www.hrsdc.gc.ca.**

Veterans benefits

Veterans Affairs Canada provides services and benefits to:

- members of the Canadian Forces and Merchant Navy veterans who served in the First World War, the Second World War, or the Korean war;
- current or former members of the Regular or Reserve Force;
- civilians who are entitled to benefits because of their wartime service;
- former members of the Canadian Forces (including those who served in Special Duty Areas) and the Royal Canadian Mounted Police; and
- survivors and dependants of military and civilian personnel.

There is a range of services and benefits available, including the War Veterans Allowance (an income-tested, nontaxable benefit);

- a disability pension;
- health care (such as dental coverage, vision and hearing aids, medication, or equipment);
- contributions towards housekeeping and personal care services; and
- funeral and burial assistance.

To get an application kit or ask for more information, contact the Veterans Affairs Canada office nearest you. To find the office nearest to you, look in the blue pages of your telephone book, under "Government of Canada — Veterans." Or contact the regional office at:

Veterans Affairs Canada
900 – 605 Robson Street
PO Box 5600
Vancouver, BC V6B 5G4

Telephone toll free: 1-866-522-2122 (English)
1-866-522-2022 (French)

Website: www.vac-acc.gc.ca

If you are denied a service or benefit, you can appeal as follows:

1. Ask to have your case reviewed by the Regional Office Review Committee.
2. If you are not satisfied with the committee's decision, appeal to the Veterans Review and Appeal Board.

The Bureau of Pensions Advocates provides free legal assistance and can help you prepare your appeal or represent you at your appeal before the Veterans Review and Appeal Board. Contact the bureau at Veterans Affairs Canada at **1-877-228-2250** (toll free).

Income tax and tax credits

Many of the benefits and services described in this book are based on the information you provide in your annual income tax return.

Reasons to file an annual tax return

You need to file a tax return to qualify for a range of benefits, including the following:

- Goods and Services Tax credit (page 35)
- BC Sales Tax credit (page 35)
- Guaranteed Income Supplement, Allowance, or Allowance for the Survivor (pages 9 and 13)
- Medical Services Plan premium assistance (page 44)
- PharmaCare (page 47)
- Community health-care services for adults (page 48)
- Shelter Aid for Elderly Renters (page 54)
- Some community recreation programs (page 62)

To get help with your taxes: Various volunteer services are available to help you fill out your income tax form if you have a low income. Call your local seniors centre to find out what is available in your community (see page 81 for how to find one).

Goods and Services Tax credit

The Goods and Services Tax (GST) credit is paid four times a year to people with low or modest incomes. The amount you receive is based on your annual income. Even if you do not have to pay income tax, be sure to fill out an income tax form so you can get this credit.

BC Sales Tax credit

The province of BC offers a tax credit of $75 per person if you:

- have a low or modest income, and
- lived in BC on December 31 of the year for which you filed the income tax return.

To receive the benefit, complete the BC Sales Tax credit application form included with your income tax form.

Possible ways to reduce your taxable income

- If you are 65 or over, you may reduce your taxable income by claiming an age amount as well as the basic personal amount on your tax form. Your eligibility and the amount you are allowed to claim depend on the amount of your net income.
- You may be able to claim up to $1,000 on some pension incomes when you are calculating your non-refundable tax credits.
- You may be able to reduce your taxable income by claiming medical or attendant expenses, or expenses resulting from a disability. For example, you may have medical expenses for devices such as a wheelchair, a pacemaker, or a hearing aid. Or you may have to adapt a vehicle or change a driveway because you are in a wheelchair. You may also be able to claim expenses for an attendant or full-time care in a nursing home. For more information, talk to a seniors counsellor.

  The Canada Revenue Agency has a booklet, *Information Concerning People with Disabilities*, which includes the necessary forms for making a claim. To get the publication, call **1-800-959-2221** (toll free), or go to the Canada Revenue Agency website at **www.cra.gc.ca/forms** and search for publication number RC4064.

For more information about ways to reduce your taxes, check your *Income Tax Guide* or call your local Canada Revenue Agency taxation office:

From anywhere in BC: 1-800-959-8281 (toll free)

Website: www.cra.gc.ca

If you are not a Canadian resident

If you live outside Canada and are not considered a Canadian resident for income tax purposes, your monthly Old Age Security, Canada Pension Plan, and Quebec Pension Plan payments may be subject to Canadian income tax. To find out how to apply for a reduction in this tax, contact SDC (see page 2).

Welfare

This section is about the various benefits you may be entitled to from the BC provincial welfare program.

Welfare is money and/or benefits the provincial government provides to eligible people in BC. If you have little or no income, you can apply under the Employment Assistance Program. If you have a disability and little or no income, you can apply under the Employment Program for Persons with Disabilities.

Before you can apply for any kind of welfare assistance, you have to show that you have tried to get all other possible pensions or benefits, including OAS, GIS, and CPP.

Seniors Supplement

The Seniors Supplement is paid to low-income seniors who need a "top-up" to bring their incomes up to welfare levels. The Seniors Supplement is paid automatically to eligible BC residents who are 65 years of age and older and receive federal Old Age Security and the Guaranteed Income Supplement.

The supplement is also automatically paid to people aged 60 to 64 who receive the Allowance and are married to an OAS pensioner.

The maximum monthly supplement is $49.30 for single seniors and $120.50 for couples.

If you are eligible for the supplement and receive veterans benefits, you are entitled to a $50 monthly exemption on your veterans benefits. Any amount over this is considered income when calculating the rate of your Seniors Supplement.

The provincial government reinstated the Seniors Supplement in October 2005. If you believe you are eligible and have not received it, contact the office at:

Seniors Supplement Program
Ministry of Employment and Income Assistance
PO Box 9471 Stn Prov Govt
Victoria, BC V8W 9V9

In greater Victoria: (250) 387-3743
In other areas of BC: 1-866-387-3743 (toll free)

The Seniors Supplement is not payable outside BC.

Welfare programs

There are three main welfare programs in BC:

- Income assistance
- Persons with Disabilities benefits
- Persons with Persistent Multiple Barriers benefits (if you face severe barriers to employment)

Before you apply for welfare

Try to get some help from a poverty advocate before you apply for any welfare program. To find an advocate, ask a seniors counsellor or go to the PovNet website at **www.povnet.org.** Click on "Find an Advocate."

How do I know if I qualify?

You may be eligible for welfare if you do not qualify for an OAS pension. For example, you may have a very low income but have not lived in Canada long enough to meet the residence requirements (described on page 3).

You may also be eligible for some assistance if you are over 65 and on OAS/GIS but you are supporting a spouse and/or dependent children who do not receive any benefits and have very low incomes.

The Ministry of Employment and Income Assistance (MEIA) (formerly the Ministry of Human Resources) decides whether or not you are eligible by looking at the amount of your income, assets, and shelter costs. Check with your local MEIA office to find out what it considers an asset. (To find an office, call Enquiry BC. See page 80 for how to find Enquiry BC.) Some assets are not counted. For example, if you own your house and live in it, you can still be eligible for income assistance.

You can be eligible if you:

- are a Canadian citizen, or
- have permanent resident status, or
- are a Convention refugee.

If you are not eligible, you may qualify for hardship assistance. If you are not sure whether you qualify, contact your local MEIA office (see below).

How do I apply?

These benefits do not come to you automatically. You must apply for them at your local MEIA office. To find your local office, call Enquiry BC and ask for the office in your area (see page 80 for how to find Enquiry BC).

When you go to the office, take identification with you. You will need:

- your Social Insurance Number card;
- a photo ID (for example, a driver's licence, a Native Status Card, a passport, or permanent resident card);
- your birth certificate, baptismal certificate, or citizenship papers; and
- identification for each of your dependent children.

Table 4 — Maximum income assistance rates (2006)

If you are 65 or over and have a dependant, you will get the maximum shelter benefit.

These rates were in effect in January 2006, but could change at any time.

The Ministry of Employment and Income Assistance website has a complete list of all rates at **www.eia.gov.bc.ca.**

If you are a:	The maximum benefit you can receive is:		
	Support	Shelter	Total
Single person, 65 or over	$ 531.42	$ 325.00	$ 856.42
Couple, both 65 or over	949.06	520.00	1,469.06
Couple, one 65 or over	700.56	520.00	1,220.56
Single parent, 65 or over with one dependant	625.08	520.00*	1,145.08

* The shelter rate increases by $25 for each additional dependant.

How much will I receive?

The amount you receive depends on your income, assets, and shelter costs. Table 4 above shows the maximum amount you could receive on income assistance. The rates are higher if you are receiving disability assistance.

People between 60 and 64

If you are between 60 and 64, MEIA classifies you as an employable adult. You must be able to show MEIA that you are actively looking for work.

If you apply for any welfare benefits, MEIA will want you to apply early for your Canada Pension Plan (CPP) benefits. MEIA will deduct the CPP benefits from your welfare cheques. If you are age 60 to 64 and willing and able to work, you should not have to apply for early retirement from CPP. Talk to a seniors counsellor before you apply for early CPP.

If you or your partner has a disability, you may be eligible for Persons with Persistent Multiple Barriers or Persons with Disabilities benefits. Read *Your Welfare Rights: A User's Guide to BC Employment and Assistance* for more information (see page 85 for how to order a copy from the Legal Services Society) or talk to an advocate.

Crisis supplement

If you are receiving income assistance, you may be able to get a crisis supplement from MEIA in exceptional circumstances. This benefit is available if:

- you need to make an unexpected purchase (you might, for example, have a furnace or water heater that requires replacement); and
- failure to obtain that item will cause imminent danger to your physical health or the health of someone who depends on you; and
- the item needed is not a health-care good or service; and
- you have no other way (for example, cash or credit) to get the item.

Sponsorship

If you are a sponsored immigrant and your sponsorship has broken down, you may be eligible for welfare. For more information, contact MOSAIC in Vancouver at **(604) 254-9626** or your local immigrant-serving agency (see "Help and information in your community" on page 81). The Legal Services Society free booklet, *Sponsorship Breakdown,* also explains how to apply for welfare. The booklet is available in Chinese, English, Korean, Punjabi, Spanish, and Vietnamese. See page 85 for how to order it.

If your sponsorship has broken down because of abuse, get some legal help right away. See pages 82 – 87 for how to find legal help.

Enhanced medical coverage

If you are receiving welfare, you may qualify for enhanced medical coverage from the Ministry of Health. (Enhanced coverage includes MSP, PharmaCare, and MEIA-sponsored health assistance such as orthodontia, medical supplies, medical equipment, extended therapies, orthotics, and medical transportation.)

You may also qualify for enhanced coverage if you are not on welfare now, but you were at the time you turned 65.

Your right to appeal

If you are denied assistance or a benefit, you may be able to appeal. The appeal must be in writing. Be very careful about the time limits when you appeal anything. If you miss a time limit, you lose the right to appeal.

Try to get some help from a poverty advocate before you appeal. To find an advocate, ask a seniors counsellor or go to the PovNet website at **www.povnet.org.** Click on "Find an Advocate."

Publications about BC's welfare programs

The Legal Services Society and PovNet have produced free fact sheets about the changes to BC's welfare programs. The Welfare fact sheets are online at **www.lss.bc.ca**. See page 85 for how to order print copies.

Your Welfare Rights is an easy-to-read overview of welfare and disability benefits in BC. You can find the booklet online at **www.lss.bc.ca** (look under "Resources," then "Publications"). To order print copies, see page 85.

The BC Coalition of Persons with Disabilities has a series of help sheets on disability benefits. You can view the Disability Benefits Help Sheets online at **www.bccpd.bc.ca.**

Services

The following services are available to seniors in the areas of health care, housing, transportation, and recreation.

A big part of feeling and staying healthy is making choices and decisions about your own life. So you have the right to:

- ask questions,
- speak up, and
- let other people know what you care about and what you are thinking.

If you need someone to support you or help you, contact your local seniors centre or call the BC Coalition to Eliminate Abuse of Seniors (see page 82). This is particularly important when it comes to health care and services.

You have the right to information about your health care and the services available to you. Write down your questions and write down the answers. If you do not get the answers you need, keep asking questions. Ask where you can get more information.

You have a right to give consent or refuse consent. You have the right to make your own choices, without being pressured by the person providing health care, your family, or other people.

It is your life and well-being that are at stake. You need to think about what is being offered to you in terms of your own needs and experiences. What is best for another person may not be best for you.

Health care

The Ministry of Health offers a toll-free Health Information Line at **1-800-465-4911.** Call this number if you have any questions about health programs in BC. Or visit the ministry website at **www.healthservices.gov.bc.ca.**

Medical Services Plan

The Medical Services Plan (MSP) is the medical insurance program for BC residents. All BC residents must be enrolled in the program and pay a monthly premium. MSP is *not automatic.*

If you were covered by medical insurance at work under a group plan, that coverage may be discontinued when you retire. You will have to reapply for medical coverage and pay the monthly premium yourself.

If you are a new resident in the province, it is important that you apply for MSP right away. You will be eligible for coverage after a waiting period of:

- the rest of the month in which you first arrived, and
- another two months.

Try to arrange with your former medical plan to cover you during this waiting period, or get additional medical insurance.

If you were receiving benefits through one of BC's welfare programs on the day you became 65, you will continue to receive your medical benefits.

MSP will usually cover the cost of:

- physicians' and surgeons' services;
- dental or oral surgery if it has to be done in the hospital;
- medically required eye exams; and
- routine eye exams if you are 65 years of age or over.

If you are not sure if MSP will cover the services you need, ask your doctor or service provider.

Premium assistance

You may qualify for help with the cost of the monthly MSP premiums if:

- you have a low income, and
- you are a Canadian citizen or have permanent resident status, and you have lived in Canada for the last 12 months.

Eligibility for regular premium assistance was made easier in July 2005, so now more people qualify for assistance. Contact MSP to find out if you are eligible and ask them to send you an application form (see "For more information" on page 46). You can also download the application from the Ministry of Health website. Go to **www.healthservices.gov.bc.ca.**

People on premium assistance can also get help with the cost of the following:

- Chiropractic
- Non-surgical podiatry
- Physical therapy (physiotherapy)
- Naturopathy
- Massage therapy (you need a referral from your doctor)

MSP will pay $23 per visit, but you have to pay the remainder of the service provider's fee. MSP will pay this amount for up to 10 visits a year for all of these services combined (for example, MSP would pay up to $23 per visit for 5 chiropractor visits, 4 physical therapist visits, and 1 naturopath visit in a year).

Gold CareCard

If you are 65 or over and covered by MSP, you will automatically receive a gold CareCard. If you do not receive this card, telephone MSP and ask for it. Use this card when you get medical treatment or have prescriptions filled.

If you lose your gold CareCard, MSP will charge you a $20 fee to replace it.

You can also show your gold CareCard to prove that you are a senior and you live in BC to:

- businesses that offer a discount to seniors, and
- government programs that require you to be 65 or over and/or living in BC.

For more information

Telephone the MSP Call Centre for general information about MSP and the status of your account. The call centre is open 24 hours a day, 7 days a week. However, if you want to speak to a representative, call on a weekday between 8:00 a.m. and 4:30 p.m.

In the Lower Mainland: (604) 683-7151
Outside the Lower Mainland: 1-800-663-7100 (toll free)

Website: www.healthservices.gov.bc.ca

BC NurseLine

If you need health information or advice, you may want to call the BC NurseLine. This 24-hour free service is provided by registered nurses who are specially trained to provide confidential health information and advice on the telephone. Translation services are available on request. Call:

In the Lower Mainland: (604) 215-4700
Outside the Lower Mainland: 1-866-215-4700 (toll free)

TDD/TTY: 1-866-889-4700 (toll free) if you have a hearing or speech impairment

Ambulance service charges

If you need to use an ambulance, you will be charged and billed a user fee. If you cannot pay the user fee all at once, talk to MSP about payment options. The ambulance fee for someone covered by MSP is approximately $54 for 40 kilometres. You will not have to pay this fee if you are on MSP premium assistance or income assistance. For more information, call:

Ambulance Billing Department: 1-800-665-7199 (toll free)

Travel Assistance Program (TAP)

If the medical care you need is not available in your community and you need to go somewhere else for treatment, you may be eligible for travel discounts within BC. You have to apply for this assistance before you travel.

To get this help:

- your doctor has to fill in a TAP form, and
- you or your doctor must contact TAP to get approval and a confirmation number before you travel.

For more information about the Travel Assistance Program, call:

In greater Victoria: (250) 952-2657
In other areas of BC: 1-800-661-2668 (toll free)

To speak to a representative, call (250) 952-2654.

PharmaCare

PharmaCare is a government of BC program that provides financial assistance to people who need help with the cost of their prescription drugs. It does not pay for non-prescription drugs (over-the-counter drugs) or vitamins.

To qualify for this financial assistance, you must meet all of the following requirements:

- You have lived in BC for at least three months.
- You are registered with MSP.
- You meet the Canadian residency requirement (you have lived in Canada and have been a Canadian citizen or have held permanent resident status for the last 12 months).
- You have filed an income tax return for the relevant taxation year.

You need to register to receive financial assistance from PharmaCare. You can register on the website or by telephone.

Telephone: 1-800-387-4977 (toll free)

Website: https://pharmacare.moh.hnet.bc.ca

Once you have completed your registration, you will receive temporary coverage. PharmaCare will send you a consent form that you must sign and return. It gives the service the right to check with the Canada Revenue Agency to confirm your income. The amount of financial assistance you will receive depends on your net income.

Other medical assistance

If you are having difficulty paying for your prescriptions or you have other health needs that you cannot afford, you may be able to get some help from:

- the Ministry of Employment and Income Assistance, if you are eligible for benefits under one of their welfare programs (see page 38); or
- Veterans Affairs, if you were a member of the Armed Forces or the RCMP, or are a dependant of a member (see page 33); or
- your band office, if you are a status Indian; or
- a service club or charitable organization.

Sometimes you can get discounts on certain health services such as glasses, false teeth, or hearing aids. Ask the person providing those services, a seniors counsellor, or your local seniors centre about these discounts.

Community health-care services for adults

Regional or community health units provide health-care services that support people to live as independently as possible. Most of the health units have an intake worker who can answer your questions about what help is available. Services in each health unit may vary, depending on community resources.

To find your local health unit, call the Ministry of Health's toll-free Health Information Line at **1-800-465-4911**. Ask the local health unit about the fees charged for any form of care or service you are considering and if there is any financial assistance available.

The Seniors Housing Information Program has information about the options available for health care and housing for seniors. See page 53.

When you are making decisions about health-care services, take your time. Resist making decisions under pressure from your family or friends. Always read everything you are asked to sign. Ask questions. If you do not understand the document, do not sign it. **Remember:** you have the right to talk to a seniors counsellor or other advocate about your options.

How do I know if I qualify?

To receive basic health care services, you must:

- be a Canadian citizen or a permanent resident,
- have a CareCard, and
- have lived in British Columbia continuously for the 12 months immediately before you applied to the program.

To receive homemaker help, you must:

- need personal care,
- have a chronic ongoing condition that has lasted more than three months, and
- have been in Canada for 10 years.

If you have a serious health condition and need help, you should apply even if you do not meet these requirements.

How do I apply?

Contact your local health unit. Telephone the Health Information Line at **1-800-465-4911** (toll free) and ask for the telephone number of an office near you, or ask about how to receive health services in your community.

You can also look up the telephone number in the blue pages of your telephone book, under "Health Authorities." (This section is between "British Columbia" and "Local & Regional Governments.")

When you apply for help, someone from the health unit and/or an assessor will usually come to your home to talk with you about the services and support that may be available to you. This person will look at:

- your ability to care for yourself,
- the assistance you receive from family and friends, and
- other resources available to you in your community.

There may be a charge for some services, like homemaking and residential care. The amount you are charged is based on your income. You will be asked to agree to a financial assessment based on your income, but not your assets. This includes giving the Canada Revenue Agency permission to share the information on your income tax return. Have your Social Insurance Number available for this application.

If you are refused services or charged more than you think you should be, ask the assessor to explain why or to put the reasons for the refusal or charges in writing. If the explanation does not make sense, ask to see a written policy statement or other written information. Sometimes you have to keep asking questions to find the help you need. A seniors counsellor may have some ideas to help you (see page 81).

What services will I receive?

You may be eligible for some of the following services:

- Nursing care in your own home
- Rehabilitation therapy to strengthen muscles and offer tips about easier ways to perform tasks or about equipment and changes you can make to your house to help you live more independently
- Palliative care — 24-hour care for people who are terminally ill and who want to be at home
- Home support workers to help with personal care such as bathing, dressing, or grooming
- Adult day centres, which bring people together for health, social, and recreational activities
- Respite care, which gives family members or friends who are providing care some time off (a respite care worker may come into the home or the person who needs care may be asked to enter a care home for a short time)
- Assessment and treatment centres that try to find out what is wrong when you have a health problem and what kind of medical treatment would help you
- Residential care, which is offered when it is no longer possible to provide you with the care you need at home. (If you are considering a residential care facility, ask about the rates. There are user fees for facilities.)

Assisted living

Assisted living is a housing option for seniors who want to continue to live independently, but may need some care or services. Services can include meals, housekeeping, laundry, social opportunities, and assistance with personal daily activities.

The provincial government runs an assisted living program called Independent Living BC, but not all assisted living programs are part of it. Some programs are run by private companies, others by non-profit agencies.

Regional health authorities in the province refer residents for the Independent Living BC program, and fill out the applications for them. For more information, contact your regional health authority.

The housing portion of assisted living is not covered by the Residential Tenancy Act. If you are given notice or evicted, you will not be covered by the act. The cost of the housing and services can increase according to the terms of the contract you signed. This can happen yearly, or more often if that is in the contract. There is also no limit on the amount of those increases.

If you are considering assisted living housing and services, ask questions. The fact sheet *A Consumer's Guide to Assisted Living* has a list of questions to ask the operator of any assisted living facility. You can find this fact sheet on the website of the BC Health Coalition at **www.bchealthcoalition.ca.**

Remember, no matter who provides the housing and services, you will be asked to sign a binding legal contract. It is important to get help from a seniors counsellor, an advocate, or a lawyer before you sign the contract.

The BC Coalition to Eliminate Abuse of Seniors can also provide you with help and information (see page 82).

Office of the Assisted Living Registrar

The BC government has appointed a registrar to protect the health and safety of seniors and people with disabilities who are living in assisted living residences. If you have concerns, call:

In the Lower Mainland: (604) 714-3378
Outside the Lower Mainland: 1-866-714-3378 (toll free)

E-mail: info@alregistrar.bc.ca

Care facilities

The happiest residents of care facilities are people who have chosen to be there. To make that decision, you have to know:

- the state of your health and your ability to care for yourself, and
- whether there is someone to help you if you stay at home.

If you are making a decision about going into a care facility, ask the staff of your local health unit if they can recommend any booklets or other resources to guide you through the questions you need to ask yourself and others.

No one can admit you to a care facility without your consent, unless:

- you have been assessed and found incapable, and
- someone else has been given legal authority to make decisions for you.

For more information, see the online publication *Respecting Your Rights — A Guide to the Rights of People Living in British Columbia Long-Term Care Facilities* at **www.canadianelderlaw.ca**.

Resources for caregivers

More and more seniors are caring for spouses, family members, and friends. It is important to know where to get information and help for yourself as a caregiver.

- Look for a caregiver support group in your community. Start by contacting your local health unit or community centre.
- Talk to your local health unit about respite care.
- If you are caring for an adult child with a disability and you need help, contact your local health unit, or the BC Association for Community Living at **(604) 875-1119** or **www.bcacl.org**.
- Community mental health centres have counsellors trained to help seniors who are caring for someone with mental illnesses. Contact your local health unit for information.

To find your local health unit, look in the blue pages of your telephone book under "Health Authorities." This section is between "British Columbia" and "Local & Regional Governments."

Other health-care resources

You may need other special health-care services, such as those offered by the Alzheimer Society, the Canadian Cancer Society, and the Heart and Stroke Foundation. Your doctor or your local health unit can tell you what services are available. Or contact BC Coalition to Eliminate the Abuse of Seniors for information about other resources (see page 82).

Housing

There are some housing benefits available to you if you are renting or you own your home.

Seniors organizations often know about seniors housing in a specific community. Get in touch with your local seniors counsellor, community centre, or seniors group to see if there is anything available where you live.

Seniors Housing Information Program

The Seniors Housing Information Program (SHIP) is a free service for seniors who live or wish to live in the Lower Mainland. It also takes calls from people living all over the province.

SHIP offers:

- information on housing options, including the Seniors Housing Directory (for the Lower Mainland);
- information and referrals to community resources and services for seniors;
- research on current housing and service needs for seniors;
- workshops for community groups on housing and services for seniors; and
- outreach services for seniors who are homeless or at risk of homelessness.

For contact information, see page 88.

If you are renting

If you are renting, there are programs that can help you.

BC Housing

BC Housing is a provincial government agency that offers subsidized housing. Tenants pay 30 percent of their gross household income for rent, but there is a minimum amount of rent that you must pay even if you are a low-income senior.

How do I know if I qualify?

BC Housing keeps a waiting list. People who require help the most are housed first. You may be eligible if:

- you are a resident of BC aged 55 or older,
- your rent exceeds 30 percent of your income, and
- your gross household income is below an amount set yearly.

For more information about subsidized or social housing, contact BC Housing (see "How do I apply?" below) or SHIP (see page 88).

How do I apply?

Contact your nearest BC Housing office to apply. Staff there will help you complete the application and provide translated information if you need it. They have printed and online information in Chinese, Korean, Punjabi, Spanish, and Vietnamese, as well as in English.

For more information, contact BC Housing:

In the Lower Mainland: (604) 433-2218
Outside the Lower Mainland: 1-800-257-7756 (toll free)

Website: www.bchousing.org

Shelter Aid for Elderly Renters

Shelter Aid for Elderly Renters (SAFER) is a BC Housing program that provides financial assistance to renters who are 60 or over.

The program recently expanded to provide more assistance to more seniors, including people who own mobile homes. If you found that in the past you were not eligible for this benefit, you may want to look at it again.

How do I know if I qualify?

To qualify for the SAFER program, you must meet all of the following conditions:

- you must be a renter who is 60 or over,
- your rent must be more than 30 percent of your household gross monthly income,
- you or your spouse must have lived in BC for 1 year immediately before you apply,
- you or your spouse must be a Canadian citizen or permanent resident and have lived in Canada for 10 continuous years, and
- your gross monthly income must be less than the following:

	Greater Vancouver Regional District	Other areas of BC
Single	$ 2,333	$ 2,033
Couple	2,517	2,217
Shared	1,625	1,625

You *do not* qualify for this benefit if one of the following applies to you:

- You live in subsidized housing or a residential care facility funded by the Ministry of Health.
- You live and own shares in a housing co-op.
- You or your family receive welfare (not including MSP benefits or the Seniors Supplement).

How do I apply?

You can get SAFER application forms from BC Housing or pick one up at any local Ministry of Employment and Income Assistance office. Or you can download the form from the BC Housing website at **www.bchousing.org**.

For more information, contact:

BC Housing, SAFER
101 – 4555 Kingsway
Burnaby, BC V5H 4V8

In the Lower Mainland: (604) 433-2218
Outside the Lower Mainland: 1-800-257-7756 (toll free)

Website: www.bchousing.org/programs/SAFER

When you apply, you must supply income information for both the last calendar year and the last month (the month before you apply). You will need a copy of your most recent income tax return or any income tax information slips. Also, keep the stubs from pension cheques.

Once you receive SAFER, you need to reapply every year. SAFER automatically sends you a re-application form six to eight weeks before your birth month.

How much will I receive?

If you qualify, SAFER will pay a percentage of the amount of your rent that exceeds 30 percent of your income.

Although your rent may be higher, the following table shows the maximum amount of rent that you can claim as of October 2005:

	Greater Vancouver Regional District	Other areas
Single	$ 700	$ 610
Couple	755	665
Shared	975	975

On the application form, put down the amount of rent that you actually pay. SAFER will calculate the amount you should receive and send you a monthly cheque. You can also use the calculator on the BC Housing website (see page 55) to estimate the SAFER subsidy you should get.

You must inform SAFER of any change in your rent, address, or living arrangements.

Tenant/landlord rights and responsibilities

The Residential Tenancy Act sets out rights and responsibilities for tenants and landlords. If you would like more information, or need help to resolve a dispute, call the 24-hour landlord-tenant information line:

In the Lower Mainland: (604) 660-1020
Outside the Lower Mainland: 1-800-665-8779 (toll free)

E-mail: HSRTO@gov.bc.ca

Website: www.rto.gov.bc.ca

You can also get information by calling Dial-A-Law (see page 82).

If you are a tenant, call the Tenants Rights Action Coalition (TRAC) hotline:

In the Lower Mainland: (604) 255-0546
Outside the Lower Mainland: 1-800-665-1185 (toll free)

The TRAC booklet, the *Tenant Survival Guide*, is available online at **www.tenants.bc.ca**. Or call TRAC at the number above and ask them to send you a copy. Available online only in Chinese, English, Korean, Punjabi, Spanish, and Vietnamese.

If you own your home

If you own your home, there are several programs that can help you.

Provincial Home Owner Grant

If you live in your own home, you may be eligible for the provincial Home Owner Grant to help you pay your property taxes.

The grant does not come automatically. You must apply. When you receive your property tax notice each year, you must fill out the form and send it back on time (on or before the property tax due date). The amount of the grant is deducted from the taxes you have to pay.

If you are over 65, permanently disabled, or eligible for certain war veterans' allowances, an additional grant of up to $845 is available. You still have to pay a minimum tax of $100. The additional grant is reduced by $5 for each $1,000

of assessed value over $780,000, and eliminated on homes assessed at $949,000 or more.

For more information, contact the property tax branch at:

Greater Victoria area: (250) 387-0555
Elsewhere in BC: 1-888-355-2700 (toll free)

Website: www.rev.gov.bc.ca

Deferment of property taxes

The deferment of property taxes is a provincial government program. It allows you to put off paying municipal property taxes on your home until it is sold, transferred, or left vacant for 10 years. You have to pay the taxes plus interest on the deferred amount at the time the home is sold or transferred.

The program applies to you if you live in your own home, are a Canadian citizen or permanent resident, and have lived in BC for at least one year immediately before you apply; *and* you are:

- 60 or over (or the other joint owner is 60 or over); or
- a surviving spouse; or
- a person who has a disability (as defined in the BC Employment and Assistance for Persons with Disabilities program).

For more information, contact your local government agent or visit the website at **www.rev.gov.bc.ca**.

Home renovations to help seniors live independently

The Canada Mortgage and Housing Corporation (CMHC) is a federal housing agency that can help pay for changes to a home to make it more accessible. CMHC has two different programs:

Home Adaptations for Seniors Independence (HASI)

Under the HASI program, you may be able to get a forgivable loan of up to $3,500 for minor home adaptations that extend the time that low-income seniors can live independently in their own homes. You do not have to repay the loan if you are a landlord and agree not to raise the rent as a result of the work, or you are a homeowner and agree to continue to live in the home for at least six months after the work is done.

Residential Rehabilitation Assistance Program (RRAP) for persons with disabilities

The RRAP provides forgivable loans for more extensive repairs and adjustments to homes or rental units; for example, if you need to modify a home for wheelchair use. In BC, homeowners can get a maximum loan of $16,000; landlords who want to modify rental accommodation can get up to $24,000. In northern areas, the amounts are $19,000 and $28,000.

For more information about how to qualify for these programs, contact the Canada Mortgage and Housing Corporation:

Telephone: 1-800-639-3938 (toll free)

Website: www.cmhc.ca

Care agreements

A care agreement is prepared when you want to transfer property (usually the family home) in exchange for a promise of care and support from someone. Seniors may choose to make care agreements because they want to continue living in their own homes.

It is important to put any care agreement in writing and to get legal advice before you sign it. There are many details you must consider; for example, what if the caregiver gets sick or another unexpected circumstance arises? Misunderstandings about what the caregiver has promised to do may trigger problems and conflict. Get professional help to prepare a care agreement.

Before you make a care agreement:

- Get independent professional advice about the legal and tax consequences of transferring property.
- Agree on a trusted third person to help solve problems and disagreements if they develop in the future. Include the person's name and what his or her role is in the written care agreement.

Reverse mortgages

A reverse mortgage is a loan against the equity in your house. If you are 62 or over and you own your home, you can receive cash for part of the value of your house and continue living in your house. You do not make monthly payments. The money is paid back to the company that has given you the loan when your house is sold, before or after you die.

Keep in mind that the interest cost of a reverse mortgage grows quickly and there are penalties for cancelling it. Before you agree to a reverse mortgage, get legal and financial advice about all of your options.

Transportation and recreation

Bus passes

The BC Bus Pass Program provides affordable transportation to seniors with low incomes and people who have disabilities. The cost is $45 a year.

You must be:

- receiving the federal Old Age Security pension and the Guaranteed Income Supplement (GIS)* or Allowance, or
- aged 60 to 64 and receiving income assistance from the Employment and Assistance Program, or
- receiving benefits from the Employment and Assistance Program for Persons with Disabilities.

* If you do not receive GIS because you have not been in Canada for 10 years, but you have a low income, you may still be eligible for a discount bus pass.

Note: If you are receiving CPP disability benefits, you do not qualify for a bus pass through this program.

Contact the Bus Pass Program:

In the Lower Mainland: (604) 682-0391
In Victoria: (250) 387-4331
In other areas of BC: 1-888-661-1566 (toll free)

You can buy a yearly pass for $45. If you lose your pass, replacing it will cost you $10 the first time, $20 the second time, and $50 the third time.

Other transportation benefits

- Show your Gold CareCard for reduced fares on buses and on some airlines and railways at designated times.
- BC seniors can travel free on most BC Ferries routes Monday through Thursday, except for statutory holidays. This applies to passenger fares only. Show your Gold CareCard.
- HandyDART provides transportation for people who cannot use regular transit. You need to book in advance. To find the telephone number for HandyDART, look in the white pages of your telephone book.
- BC Transit offers a Taxi Saver Program in many communities. If you have the Taxi Saver coupons sold by local HandyDART offices, you can use them for taxi travel by booking directly with a taxi company.
- If you are 65 or over, you may be eligible for reduced fees when applying for driver's licence renewals, automobile insurance, or a BC Identification Card.

Office of the Superintendent of Motor Vehicles

You must have a driver's medical examination if you:

- have a medical condition that could affect your ability to drive, or
- are approaching 80 years of age (a form is mailed out about six months before your 80th birthday, then every two years after that).

Your doctor conducts the medical examination and sends the report. Your doctor may charge you for this service. It is not covered by the BC Medical Services Plan.

For more information, carefully read the instructions on the back of the form that is sent to you. You can also e-mail **OSMV.Mailbox@gems4.gov.bc.ca.**

Safe driving

Even if you haven't had an accident in years, you may want to update your driving skills. The BC Safety Council offers a mature drivers' refresher course called 55 Alive. Call:

In the Lower Mainland: (604) 214-7433
Outside the Lower Mainland: 1-800-420-7730 (toll free)

Website: www.safetycouncil.bc.ca

Recreation discounts

During the off season (after Labour Day to June 14), BC seniors and spouses can camp in provincial campgrounds for half price. You may be asked for identification (your Gold CareCard and a second piece of ID).

Many municipalities have subsidized recreation programs for seniors with low incomes. Look in the blue pages of your telephone book under "Local & Regional Governments" to find a telephone number for a recreation centre near you. Call to ask about discounts for seniors or people with low incomes, and ask at what age a person is considered a senior to qualify.

Free learning

Universities and colleges offer a range of free courses for seniors. Contact your local university or college for details. Ask at what age they consider someone to be a senior.

Controlling Your Own Affairs

Part 3

This section has information about planning for the future and staying safe and secure.

Making plans for the future

When you need help, you do not give up the right to control your own life or to make decisions. There are laws and legal procedures to protect your interests and ways to appoint someone else to look after things for you.

The people helping you must have the following goals in mind:

- To support you where and when you need help
- To uphold your right to be independent in those areas where you can act on your own
- To make sure that you are making your own decisions

If you have difficulty paying your bills and managing your money, try these informal ways to get help:

- Speak to your bank or credit union to see what services are available.
- Arrange for the direct deposit of your pension cheques, as well as the direct withdrawal of your taxes.
- Ask someone you trust to help you make the arrangements with the bank or credit union.

You may also wish to plan ahead by making more formal arrangements. You have a choice of making:

- an enduring power of attorney for finances and legal services, and a representation agreement for health and personal care matters;

or

- a representation agreement covering all matters (financial, legal, health, and personal).

Power of attorney

You can appoint another person (the "attorney") to conduct your financial and business matters for you with a power of attorney. You can cancel or revoke a power of attorney whenever you wish. Keep the original power of attorney or leave it with your lawyer or notary public. Give your "attorney" a photocopy of the document.

The power of attorney may be either:

- **specific**, which means you give the person the power to do certain things (for example, you can choose for them to be able to cash your pension cheque, do your banking, or sell a piece of property);

or

- **general**, which means you give the person the power and authority to conduct all of your business or financial affairs.

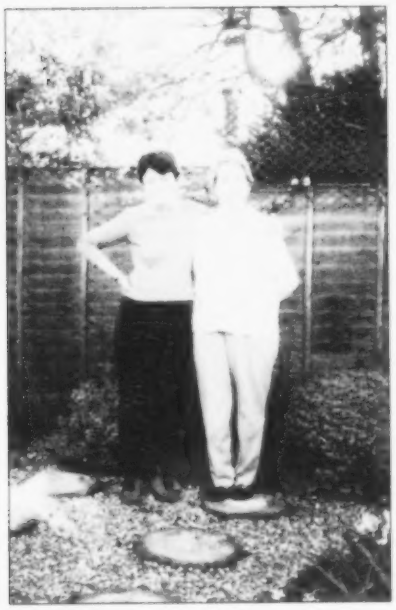
With a power of attorney, you may choose a trusted friend or relative, an institution such as a trust company, or your lawyer to act for you. Unless you make an enduring power of attorney, the authority you give under a power of attorney ends if you become mentally incapable.

If your bank or credit union wants you to sign a power of attorney, make sure you ask them which account it applies to, or ask them to limit the power of attorney to one account.

You can still handle your own affairs even if you appoint someone else to be your "attorney."

Get legal advice before signing a power of attorney.

Enduring power of attorney



An enduring power of attorney will "endure" or continue even if you become mentally incapable. To make an enduring power of attorney, you must understand what you are signing. The enduring power of attorney comes into effect as soon as it is signed. If you want the person you appoint (called your "attorney") to deal with your real estate matters, you must have the document signed by a notary public, lawyer, or other person who can sign affidavits.

Representation agreements

A representation agreement is a legal document that allows you to appoint someone to help you to make decisions about your finances or health and personal care matters. If your representation agreement includes broader personal and health care, you must attach a consultation certificate signed by a lawyer that says you appear to understand what you are signing. You can also name a monitor to stay in touch with you to be sure the agreement is working the way you want it to.

In BC, a representation agreement for health and personal care is a legal living will or health-care proxy. You can let your representatives know what is important to you by writing down your wishes and including them in the agreement.

A representation agreement begins the day you sign it, or you can choose when or under what circumstances you want the agreement to start. You may also choose to change or end a representation agreement at any time.

Table 5 — Some differences between an enduring power of attorney and a representation agreement

	Enduring power of attorney	Representation agreement
Financial powers	• Banking • GST rebates • Investments • Real estate* • Run your business	• Banking • GST rebates • Investments
Legal powers	• Hire legal services and instruct a lawyer • Provide for dependants	Hire legal services and instruct a lawyer
Health care	n/a	• Surgery • Dental work • Immunizations • Medications, etc.
Personal care	n/a	• Home support • Making living arrangements • Spiritual arrangements • Diet preferences
Broader personal and health care**	n/a	• Refuse life support • Physical restraints • Ulysses clause • Extreme treatments (e.g., ECT)
When it comes into effect	As soon as you sign it, or you can choose when or under what circumstances you want the agreement to start	As soon as you sign it, or you can choose when or under what circumstances you want the agreement to start

*This requires sign-off by a lawyer or notary public
**Any of these powers requires consultation with a lawyer

Registering your enduring power of attorney or representation agreement

Nidus eRegistry is an online registry for enduring powers of attorney and representation agreements. You can register your plans with Nidus so that people will be able to find out quickly what your wishes are if they need to. If you have registered, third parties (such as hospitals) can check with Nidus and contact your chosen representative/attorney.

Website: www.nidus.ca

Cancelling or revoking agreements

What you have the power to give, you have the power to take away. If you want to cancel or revoke a representation agreement, a power of attorney, or an enduring power of attorney:

- do so in writing, and
- inform, in writing, your "attorney," doctor, health-care providers, bank or credit union, and any company, business, or person who may have dealt with your "attorney" as soon as possible.

For more information about or help with power of attorney and representation agreements, and the Nidus eRegistry, contact the Representation Agreement Resource Centre (see page 87).

Trustee of pension cheques

If your doctor decides you are no longer mentally capable of managing your financial affairs, another person can be given the authority to:

- receive your OAS pension cheque on your behalf, and
- use that money to pay your bills and look after your needs.

He or she can arrange this by calling Social Development Canada for details at **1-800-277-9914** (toll free).

Committee

The BC Supreme Court can appoint a committee (pronounced com-mit-TEE) to care for someone who has been assessed incapable of managing his or her own affairs. A committee can be one or more people, or an institution (for example, the Public Guardian and Trustee's office).

The court can appoint a committee to:

- make financial and legal decisions (this is called a committee of the estate);

or

- make health and personal care decisions (this is called a committee of the person);

or

- both of the above (you can have a committee of the estate and the person).

If you have questions about becoming a committee, refer to the Private Committee Services information pages at **www.trustee.bc.ca**, or contact the Private Committee Services Department at **(604) 660-1500**. Outside the Lower Mainland, call Enquiry BC and ask to be put through to the Private Committee Services Department:

Telephone: 1-800-663-7867 (toll free)

Public Guardian and Trustee

The Public Guardian and Trustee is an officer whose position is created by BC law. When a court finds that a resident of this province needs someone to look after his or her affairs, or act as a committee, and no one else is available, the court appoints the Public Guardian and Trustee.

If you are concerned about someone who has lost the ability to make decisions on his or her own, and you think that person:

- is having difficulty taking care of routine money matters, and
- has no one to help,

you may wish to contact the Public Guardian and Trustee.

See page 87 for how to contact the Public Guardian and Trustee's office.

If you disagree with a decision of "incapability"

Sometimes people are no longer capable of making their own legal decisions. The law says that before you can be considered "incapable," a judge must consider all relevant factors, including whether:

- you are able to indicate your wishes,
- you can make your choices and preferences known (this can include a range of communication methods), and
- you are aware of the consequences of making a decision.

If you have been declared "incapable," or know someone who has been, and you wish to challenge this decision, talk to your doctor. If you are unhappy with the explanation you get, see another doctor and get some legal help (see "Help and information in your community," on page 81, or call the BC Coalition to Eliminate Abuse of Seniors, see page 82).

Wills

A will states what you want done with your assets and debts (things you own such as cash, money in the bank, investments, a car, a business, and property) when you die. It is the best way to make sure your wishes are carried out. If you die without a will, it is much more complicated for your family (your next of kin).

Be sure to make a will, no matter what the value of your property is. In most situations, making a will does not cost a lot. Contact a lawyer or a notary public and ask what he or she charges. It is a good idea to use someone that a friend has recommended. Agree in advance upon the fee. If the fee seems too high, shop around.

Keep your original will in a safe place and let your beneficiary know where it is. Give a copy to the executor of your will.

If your assets are minimal, or you do not have any assets, you can prepare your will yourself. In the Lower Mainland and Victoria, you may wish to contact a law students' legal advice program (see page 83).

For more information, check in your local library or bookstore for the book *Wills for British Columbia*, published by Self-Counsel Press.

Note: There are special rules about wills for status Indians. If you need information, contact your regional Department of Indian and Northern Affairs Canada office. Ask to speak to someone in the Estates and Probate section. The Legal Services Society has a free booklet called *Planning a Will for Residents on Reserve Lands* (see page 85 for how to order this booklet).

Funeral arrangements

Most funeral homes will let you pre-arrange and pre-pay. It can be easier for your survivors if you have organized these details ahead of time. Tell your loved ones about your plans.

You can telephone or go to a funeral home, tell them what kind of service you want, and staff will tell you how much it is going to cost. Call several places to check on prices. Take someone with you for support. If you pre-pay, make sure you understand the contract before you sign it. Also, make sure that your next of kin knows where you keep the contract or give them a copy of the document.

In many parts of the province, a low-cost funeral is available through the Memorial Society of BC. A lifetime membership costs $20, and the society provides burial or cremation services at a basic cost. For more information, contact:

Memorial Society of BC
212 – 1847 West Broadway
Vancouver, BC V6J 1Y6

In the Lower Mainland: (604) 733-7705
Outside the Lower Mainland: 1-888-816-5902 (toll free)

E-mail: info@memorialsocietybc.org

Website: www.memorialsocietybc.org

Keeping safe and secure

Dealing with pressure

Sometimes people close to you will ask you for personal things such as money, personal belongings, cars, or real estate. If you want to, and can afford it, you may choose to give it to them. Other times, saying "yes" can mean giving up something you need or value greatly. People who care about you will understand and respect your decision if you say "no" or "I still need that myself." Others will pressure you to say "yes."

If someone continues to put pressure on you after you have said "no," say that you need some time to think about what he or she is asking for and that you will contact him or her at a later date with your answer.

If you are uncomfortable saying "no," you may wish to talk to someone you trust and get help in handling the situation, or call the BC Coalition to Eliminate Abuse of Seniors (see page 82 for contact information).

Protection from abuse or neglect

If you live with or depend on someone who does not respect your right to make your own decisions, or you live in a group home or facility where you need care, and someone there is mistreating you, it might not be safe to speak up yourself. You will need help and a safety plan. If you are being:

- verbally abused, humiliated, or treated like a child;
- threatened or handled roughly;
- forced to take medication or refused medication, glasses, a hearing aid, a wheelchair, etc.;
- forced to sign over cheques or not allowed access to your money;
- pushed or hit or locked in a room; or
- sexually assaulted;

you will probably feel betrayed, trapped, and helpless to do anything about it. You may be afraid that if you do tell someone, the abuse will get worse, or you will be forced to live somewhere you do not want to.

No one deserves this kind of treatment. If you or someone you know is being treated this way, it is important to get help. If you do not do something, it almost always gets worse. Remember to trust your own judgment and feelings. Look for someone who can help you. Together you can put together a plan to keep you safe.

People who can help

- The BC Coalition to Eliminate Abuse of Seniors (BC CEAS) provides confidential information and assistance. See page 82 for details.
- VictimLINK can put you in touch with counselling and helping services, and people who may be able to help you find a safe place to stay. Call **1-800-563-0808** (toll free).
- Your local Community Response Network (CRN) can provide information and help to anyone who is being abused or neglected, or is supporting someone who is. To find your local CRN, call **(604) 660-4482** or go to **www.bccrns.ca.**
- A seniors counsellor
- Your family doctor
- A family member or friend
- For seniors who are in a care facility or group home, call the Community Care Facilities licensing officer in your area. To contact a licensing officer, call the Health Information Line at **1-800-465-4911** (toll free) and ask for the telephone number.
- The Public Guardian and Trustee's office can tell you which local agency is designated to respond to reports of abuse and neglect of vulnerable adults. See page 87 for contact details.
- The police. If you are in danger or there has been a criminal offence (like theft, a threat, or physical/sexual assault), call 911.
- Your local health unit. Call the Health Information Line at **1-800-465-4911** (toll free) and ask to be connected to your local health unit or a mental health worker.

For more resources, see "Help and information in your community" on page 81.

Protection from consumer fraud

Loss of money is the crime most commonly reported by seniors. Consumer fraud includes home renovation scams, bogus charities, identity theft, Internet scams, travel scams, investment scams, and telemarketer/e-mail requests for personal financial information (typical scams include lottery wins and free prizes, offers from overseas to place money in your account, and "it's the manager calling" to update your account details).

Here are some ways to protect yourself:

- Firmly say "no" and close the door or hang up the telephone. Delete the e-mail.
- Do not give anyone your credit card number, bank or PIN numbers, or any other information (birth date, Social Insurance Number, mother's maiden name) that can be used to access your money or assets.
- Do not give money to a charity until you have checked out the organization.
- Do not send money to claim a free prize, such as a cruise.

Hints for consumers

- *Never give any of your personal or financial information by e-mail.* Legitimate financial institutions do not ask for this information by e-mail.
- *Never give any personal or financial information over the phone* even after you have checked the company out. Protect yourself by requesting written information, a call-back number, references, their licence to operate in your location, and time to think over the offer. Telemarketers are now required to provide identifying and contact information, including a telephone number and address.
- Always get several estimates on major purchases or service contracts. If you do not know the seller, check with the Better Business Bureau. See contact information on page 74.
- *Never sign a contract before you read and understand it.* Never sign a blank contract. Before signing any contract, ask for the name, full address, and telephone number of the company. Confirm that the company is at that address and telephone number. A PO Box number is not as good as a street address.

- Always keep records of sales slips, contracts, cancelled cheques, credit card receipts, and warranties.
- Be wary of door-to-door salespeople. Ask to see the seller's identification and proof of local licensing. For door-to-door sales over $50, you can change your mind up to 10 days after receiving your copy of the contract. To cancel a door-to-door sales contract, fax, e-mail, deliver, or mail a cancellation notice within 10 days, preferably by registered mail that requires a signature. Keep a copy of the notice you have sent so you have proof of the cancellation. The seller has 15 days after the date of cancellation to refund all of your money.
- Do not pay cash. Pay by credit card or cheque so that there is a paper trail.
- Before you buy anything in a store, find out what the store policy is about defective goods, repairs, and returns — and get this information in writing. If you have a complaint and you are not being treated well, send the complaint in writing to the store manager. If this fails, contact your local Better Business Bureau or the Business Practices and Consumer Protection Authority. See contact information on page 75.

Contacts for information, assistance, or reporting a potential fraud or scam

- Your local police — look inside the front cover of your telephone book (white pages) for the non-emergency number for your area.
- BC Coalition to Eliminate Abuse of Seniors (BC CEAS) — a non-profit agency that offers legal information and referrals for seniors.

  In the Lower Mainland: (604) 437-1940
  Outside the Lower Mainland: 1-866-437-1940 (toll free)

  Website: www.bcceas.ca
- Better Business Bureau — a non-profit association of businesses that gives free consumer information, and deals with written complaints about businesses. Ask the bureau to send you a form to fill out.

In the Lower Mainland: (604) 682-2711 (service in English and Cantonese)

Website: www.bbbvan.org

In Victoria: (250) 386-6348
Website: www.bbbvanisland.org

In the Interior 1-888-803-1222
Website. www.interior.bbbvan.org

- Business Practices and Consumer Protection Authority — appointed by the BC government to address consumer complaints.

  In the Lower Mainland: (604) 320-1667
  Outside the Lower Mainland: 1-888-564-9963

  Website: www.bpcpa.ca

- Phone Busters — a central source for complaints against telemarketing fraud in Canada. Call 1-888-495-8501, and ask for "Seniors Busters."

  Website: www.phonebusters.com

- Canadian Marketing Association — provides a free service that will inform its members that you do not wish to be telephoned or receive mail promotions.

  In Toronto: (416) 391-2362

  Website: www.the-cma.org

- Canadian Consumer Information Gateway — this website allows you to search for consumer information and services. It contains provincial alerts on the latest consumer scams and frauds.

  Website: www.consumerinformation.ca

- Competition Bureau of Industry Canada — deals with complaints about scams and also provides consumer information.

  Telephone: 1-800-348-5358 (toll free)

  Website: www.cb-bc.gc.ca

Useful publications

There are many free publications on topics of interest to seniors available online and/or in print from the following organizations.

People's Law School

- *Choosing an Executor, Being an Executor* (available in English)
- *Power of Attorney* (available in English, Chinese, Punjabi, and Spanish)
- *Writing Your Will* (available in English, Chinese, Punjabi, and Spanish)
- *Scams to Avoid* (available in English)

People's Law School
150 – 900 Howe Street
Vancouver, BC V6Z 2M4

Telephone: (604) 331-5400

Fax: (604) 331-5401

Website: www.publiclegaled.bc.ca

The Representation Agreement Resource Centre

- *Health Care Decisions: Your Rights and the Law* (online only)
- *Make and Register a Representation Agreement*
- *Representation Agreements: When I Need Help with Decision-Making*

Representation Agreement Resource Centre
411 Dunsmuir Street
Vancouver, BC V6B 1X4

Telephone: (604) 408-7414

Fax: (604) 801-5506

E-mail: info@rarc.ca

Website: www.rarc.ca

The Public Guardian and Trustee's office

- *Consent to Health* Care (available in English, Chinese, and Punjabi)
- *It's Your Choice: A Guide to Making a Representation Agreement*

- *Protecting Adults from Abuse, Neglect and Self-Neglect* (available in English, Chinese, and Punjabi)
- *So, You've Been Asked to Be a Representative or Monitor* (available in large font and audio)
- *Planning for Your Future* (available in English, Chinese, Punjabi)

Website: www.trustee.bc.ca

The BC Coalition to Eliminate Abuse of Seniors (BC CEAS)

- *Fact Sheets on Abuse* (available in Chinese, English, Hindi, Punjabi, Spanish, Korean, Polish, and Vietnamese for $3.00 each)
- *Legal Issues for Seniors — A Training Manual* ($75.00 + shipping and handling, or you can download the 331-page manual for free from their website)
- *Roof Over My Head: A Guide for Senior Renters in British Columbia* ($5.00 each)

BC CEAS
411 Dunsmuir Street
Vancouver, BC V6B 1X4

Telephone: (604) 437-1940 or 1-866-437-1940 (toll free)

Fax: (604) 437-1929

E-mail: ceas@telus.net

Website: www.bcceas.ca

BC Health Coalition

The coalition has several fact sheets available online. To get all of the fact sheets in the *First Aid Kit for Seniors Health Care in BC*, phone or write the coalition.

BC Health Coalition
411 Dunsmuir Street
Vancouver, BC V6B 1X4

Telephone: (604) 681-7945

E-mail: coordinator@bchealthcoalition.ca

Website: www.bchealthcoalition.ca

Where to Get Help

This section contains information and resources to help you. Some of this information is also listed elsewhere in this booklet. Please note that because telephone numbers often change, we generally give you the information you need to find a particular telephone number (that is, how to find the information in the telephone book), as well as listing the number as it was at the time this booklet was printed.

Part 4

Federal and provincial programs and services

Access centres and government agents

Each local access centre or government agent's office provides information about all provincial government programs and can help answer questions about federal, regional, or municipal government services. To find the telephone number of your local access centre or government agent, call Enquiry BC (see page 80), or look in the blue pages of your telephone book under "British Columbia — Access Centre" or "British Columbia — Service BC-Government Agents."

Enquiry BC

Enquiry BC is a provincial government service. When you call, the operator can give you the telephone number of the local office of a provincial government program or service. If the number you have to call is long distance, ask the operator to put you through to the nearest office toll free.

For information about services or programs for seniors offered by the province of BC, call:

In the Lower Mainland: (604) 660-2421
In greater Victoria: (250) 387-6121
Outside the Lower Mainland: 1-800-663-7867 (toll free)

If you have a hearing or speech impairment:

TTY (Lower Mainland): (604) 775-0303
TTY (outside the Lower Mainland): 1-800-661-8773 (toll free)

BC Seniors Online

The BC Seniors website has links to programs and services and other online resources.

Website: www.mcaws.gov.bc.ca/seniors

Federal Government of Canada

For information about any federal government program or service, call Information on the Government of Canada toll free at **1-800-622-6232 (1-800-O-Canada)**.

Be prepared for a tape-recorded response, directing you to choose from a "menu" by pressing numbers on your telephone.

Website: www.gc.ca

Help and information in your community

Many communities in BC have information and referral centres, seniors centres, and seniors one-stop information lines. To find a centre near you, look up "Community Services" in the front section of the yellow pages (SuperPages). Under Community Services, look for "Seniors." Here you will find telephone numbers of services in your community.

Seniors counsellors

Seniors counsellors are volunteers co-ordinated by health authorities or community service organizations. To find a seniors counsellor in Vancouver, call the 411 Seniors Centre (see below). In the rest of BC, call your local health authority. To contact your local health authority, look up the telephone number in the blue pages of your telephone book, under "Health Authorities." (This section is between "British Columbia" and "Local & Regional Governments.")

411 Seniors Centre

The 411 Seniors Centre has seniors counsellors who can provide information to seniors about available services and benefits. Staff may be able to help you apply for benefits or appeal decisions. The centre has counsellors who speak languages other than English. They can also refer you to other seniors counsellors in BC.

Contact the centre at:

411 Seniors Centre
411 Dunsmuir Street
Vancouver, BC V6B 1X4

Telephone: (604) 684-8171

Fax: (604) 681-3589

E-mail: s411@411seniors.bc.ca

Website: www.411seniors.bc.ca

BC Coalition to Eliminate Abuse of Seniors

The BC Coalition to Eliminate Abuse of Seniors (BC CEAS) operates a legal advocacy telephone line and provides information, referrals, and legal advocacy to seniors and the people who work with seniors province-wide.

To get help with your legal problem or to have your questions answered, call the BC CEAS legal advocacy telephone line at:

In the Lower Mainland: (604) 437-1940
Outside the Lower Mainland: 1-866-437-1940 (toll-free)

E-mail: ceas@telus.net

Website: www.bcceas.ca

Dial-A-Law

Dial-A-Law is a service provided by the Canadian Bar Association, BC Branch. It is a library of pre-recorded tapes that give you information about the law in BC. You can listen to these tapes by calling:

In the Lower Mainland: (604) 687-4680
Outside the Lower Mainland: 1-800-565-5297 (toll free)

Hours: Monday to Friday, 8:30 a.m. – 4:30 p.m. for rotary telephones, or 24 hours a day for touch-tone telephones.

Many of the tapes are available at **www.dialalaw.org.**

Immigrant-serving agencies

These agencies provide orientation and settlement services for newcomers to BC. Services range from classes in English as a second language to providing interpreters or advocates.

To find the telephone number of the immigrant-serving agency nearest to you, look up "Community Services" in front section of the yellow pages (SuperPages).

Law students' legal advice programs

You may be able to get help with your legal problem by going to the Law Students' Legal Advice Program. The law students at the University of British Columbia (UBC) operate a series of clinics throughout the Lower Mainland. For information about the times and places of the clinics, call UBC at **(604) 822-5791.**

In Victoria, the Law Centre Clinical Program may be able to provide you with legal assistance. Call **(250) 385-1221** for more information.

There is no charge for either of these services.

Lawyer Referral Service

For legal advice, you will need to talk to a lawyer. If you do not know a lawyer, try calling the Lawyer Referral Service. It will give you the name of a lawyer you can call for a half-hour appointment that costs $25. This service is not available in all areas of the province.

Lawyer Referral gives you a lawyer's name and you contact the lawyer and make the appointment. If the first referral does not work out, you can call Lawyer Referral back and get another name. Prepare your questions before your meeting with the lawyer.

The lawyer can give you some idea of what is involved in solving your problem, and you can decide if you want to hire this lawyer. Ask the lawyer what he or she will charge, and how you have to pay. Call:

In the Lower Mainland: (604) 687-3221
Outside the Lower Mainland: 1-800-663-1919 (toll free)

Website: www.cba.org/bc (follow the links for "Public & Media," then "Lawyer Referral Service")

Legal Services Society

The Legal Services Society (LSS) provides legal aid in British Columbia. Legal aid is free legal help for people with low incomes. Legal aid services include legal information, legal advice, and legal representation (by a lawyer). Some of these services are described below. For more details go to **www.lss.bc.ca.**

LawLINE

LawLINE is a toll-free telephone service. It provides general legal information, referrals to other information, and, in some cases, advice about legal issues. LawLINE is staffed with lawyers and paralegals, and can arrange for immediate access to telephone interpreters as needed.

In the Lower Mainland: (604) 408-2172
Outside the Lower Mainland: 1-866-577-2525 (toll free)

After dialing the telephone number, press "7" to connect to LawLINE.

Hours: 9:00 a.m. to 4:00 p.m., Monday, Tuesday, Thursday, and Friday; 9:00 a.m. to 2:30 p.m., Wednesday

LawLINK

LawLINK is a service that provides people with the tools they need to find plain language legal information on the Internet. The service consists of two parts: a website and public access computers in a variety of locations across BC. The website **(www.lawlink.bc.ca)** has links to information on legal topics, including pensions and benefits, wills and trusts, housing, and family law. The website also has a list of LawLINK computer locations.

Note: LawLINE and the LSS Call Centre recorded messages are available in Arabic, Cantonese, Farsi, French, Mandarin, Punjabi, Spanish, and Vietnamese, as well as in English.

Duty counsel services

LSS provides lawyers (called duty counsel) at provincial courts, some Supreme Courts, and the Vancouver Citizenship and Immigration Canada enforcement office to help unrepresented people with their criminal and family court appearances or immigration matters. Duty counsel provide brief legal advice about legal rights and options, as well as information about court procedures. They may also speak in court for you on some matters. To find out what services are available, call the LSS Call Centre (see below for the telephone numbers) or go to **www.lss.bc.ca** and click on "Legal advice" for more information.

Legal representation

Legal representation is the services of a lawyer for people who have serious criminal or family law problems and cannot afford to pay a lawyer.

To find out if legal aid can help you with the kind of problem you have, call the LSS Call Centre:

In the Lower Mainland: (604) 408-2172
Outside the Lower Mainland: 1-866-577-2525 (toll free)

If you have a hearing or speech impairment:

TTY (Lower Mainland): (604) 601-6236
TTY (outside the Lower Mainland): 1-877-991-2299 (toll free)

Legal Information Outreach Workers

Legal information outreach workers (LIOWs) are staff members at LSS regional centres who help people use LawLINK (see page 84) to find legal information and self-help kits on the Internet. An LIOW can give you printed legal information and referrals to other LSS or community services. LIOWs also give presentations to community workers about the services LSS provides.

Publications

The Legal Services Society publishes brochures and booklets on a range of legal topics. Many of these publications are available online. To order publications or find out more about what is available, contact:

Legal Services Society
400 – 510 Burrard Street
Vancouver, BC V6C 3A8

Telephone: (604) 601-6075

Fax: (604) 682-0965

E-mail: distribution@lss.bc.ca

Website: www.lss.bc.ca

Lesbian, Gay, Transgendered, and Bisexual Centre Generations Project

This project aims to increase visibility and awareness of aging and elderly lesbian, gay, transgendered, and bisexual (LGTB) people. The project provides support to individuals and brings generations of LGTB people together through activities and a mentoring program. It is offered in partnership with the 411 Seniors Centre and Family Services of Greater Vancouver.

Contact the Generations Project at:

The Centre
1170 Bute Street
Vancouver, BC V6E 1Z6

Telephone: (604) 684-8449

E-mail: generationsproject@lgtbcentrevancouver.com

PovNet

PovNet is a website and service that provides information on low-income issues and can help you find an advocate. An advocate is someone who can help you defend your rights and appeal government decisions. To find an advocate, go to the PovNet website at **www.povnet.org.** Click on "Find an Advocate" for a map that gives the telephone numbers of advocates in your area.

Pro bono legal services

Some community groups offer pro bono (free) legal services to people who cannot get legal aid. ProBono Law of BC is an organization that maintains a list of groups that offer this service. Contact ProBono Law at:

Telephone: (604) 893-8932

Website: www.pblbc.bc.ca

Or contact your local seniors centre to see if they know of pro bono programs in your community.

Public Guardian and Trustee's office

The Public Guardian and Trustee's office has information about powers of attorney, committees, representation agreements, wills, and estates, and can give you information or help in situations in which a person is unable to manage his or her own affairs. Contact the office at:

Public Guardian and Trustee of British Columbia
700 – 808 W. Hastings Street
Vancouver, BC V6C 3L3

Telephone: (604) 660-4444

Website: www.trustee.bc.ca

Representation Agreement Resource Centre

The Representation Agreement Resource Centre provides information, education, and support for people to make and use representation agreements and enduring powers of attorney. Contact the centre at:

Representation Agreement Resource Centre
411 Dunsmuir Street
Vancouver, BC V6B 1X4

Telephone: (604) 408-7414

Fax: (604) 801-5506

E-mail: info@rarc.ca

Website: www.rarc.ca

Seniors Gateway

The Seniors Gateway is a website with online legal information and resources relevant to BC seniors.

Website: www.seniorsgateway.vcn.bc.ca

Seniors Housing Information Program

The Seniors Housing Information Program (SHIP) provides information on housing options, referrals, outreach services for seniors who are homeless or at risk of homelessness, and advocacy on housing issues.

Seniors Housing Information Program
Royal Square Mall
209 – 800 McBride Boulevard
New Westminster, BC V3L 2B8

Telephone: (604) 520-6621

Fax: (604) 520-1798

E-mail: info@seniorshousing.bc.ca

Website: www.seniorshousing.bc.ca

Seniors Network BC

Seniors Network BC is an organization of seniors groups in BC that acts together to present their concerns to all levels of government.

Telephone: (604) 682-3269, ext. 1705

E-mail: srsnetbc@vcn.bc.ca

Website: www.vcn.bc.ca/srsnetbc

Glossary

Allowance: An income supplement available under the Old Age Security Act. If you are between 60 and 64, and your spouse receives the Guaranteed Income Supplement, you may qualify for the Allowance. If your partner has died, you may qualify for an Allowance for the Survivor.

BC CEAS: British Columbia Coalition to Eliminate Abuse of Seniors. An organization that offers legal information and referrals to seniors.

CPP: Canada Pension Plan. The plan provides a range of benefits, including a retirement pension. Canadians contribute to CPP through their work.

CRN: Community Response Network. A network of service providers set up in communities across BC to respond to the abuse and neglect of vulnerable people.

Dropout protection: The child-rearing dropout provision of the Canada Pension Plan means you will not be penalized for periods of zero or low contributions to CPP if you left work or worked part-time to care for children under seven years old.

EI: Employment Insurance. A benefit paid to eligible unemployed people by the federal government.

411: A seniors centre located at 411 Dunsmuir Street, Vancouver.

GIS: Guaranteed Income Supplement. An additional monthly benefit available to seniors who receive an Old Age Security pension and who have a low or modest income.

HASI: Home Adaptations for Seniors Independence. A program of the Canada Mortgage and Housing Corporation that helps pay for home adaptations that allow seniors to stay in their own homes.

HRSDC: Department of Human Resources and Skills Development Canada. A department of the federal government whose programs include Employment Insurance.

Income assistance: Welfare or employment assistance. A benefit paid to those who qualify under the Employment and Assistance Act of the BC government.

International social security agreements: Canada has social security agreements with many countries. If you lived in one of these countries, you or your family may be eligible for benefits from that country, or from Canada, or from both.

Legal resident: You are considered a legal resident if you are a Canadian citizen, a permanent resident (formerly called landed immigrant), or in Canada under a Minister's Permit.

MEIA: Ministry of Employment and Income Assistance. The provincial ministry responsible for welfare programs.

OAS: Old Age Security. If you are 65 or older and meet the residence requirements, you are entitled to an Old Age Security pension.

Permanent resident: Formerly called a landed immigrant. A legal resident of Canada.

PPMB: Persons with Persistent Multiple Barriers. A category of welfare benefits under BC's Employment and Income Assistance Act.

PWD: Persons with a Disability. A category of welfare benefits under BC's Employment and Income Assistance for Persons with Disabilities Act.

RRAP: Residential Rehabilitation Assistance Program. A program of the Canada Mortgage and Housing Corporation that helps low-income homeowners pay for repairs or modifications to bring their homes up to health and safety standards or make them wheelchair accessible.

SAFER: Shelter Aid for Elderly Residents. A program that provides direct cash assistance to renters who are 60 or over and meet certain requirements.

SDC: Social Development Canada (formerly Human Resources Development Canada). The federal government ministry responsible for public pensions such as OAS, GIS, and CPP.

Seniors Supplement: A benefit paid automatically to eligible BC residents who are 65 years of age and older and receive federal Old Age Security/Guaranteed Income Supplement or federal Allowance and need a "top-up" to bring their incomes up to welfare levels

SHIP: Seniors Housing Information Program. A free service for seniors that offers information on housing options, conducts workshops, and provides referrals.

SIN: Social Insurance Number. Most people in Canada can get a SIN from the federal government. You often need a SIN to apply for government programs.

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Benefits and Services for Seniors
Avantages sociaux et services pour les aînés
Prestaciones y Servicios para las Personas Mayores
노인들을 위한 혜택 및 프로그램
各英福利與服務

Benefits and Services for Seniors

Benefits and Services for Seniors is an adaptation of the popular LSS booklet *When I'm 64*, intended for seniors whose first language is not English. Revised in January 2006, this booklet tells seniors about their rights, including:

- what benefits they might be entitled to receive when they retire or get sick,
- where they can get information about services and benefits for seniors,
- how they can protect their right to safety, and
- who can help them appeal an unfavourable decision.

The booklets are available in Chinese, English, Farsi, French, Japanese, Korean, Punjabi, and Spanish. They can be found on the LSS website at **www.lss.bc.ca** and on the Family Law in British Columbia website at **www.familylaw.lss.bc.ca.**

To order *Benefits and Services for Seniors*, write, phone, fax, or e-mail:

Distribution
Legal Services Society
400 – 510 Burrard Street
Vancouver, BC V6C 3A8

Phone: (604) 601-6075
Fax: (604) 682-0965
E-mail: distribution@lss.bc.ca